

AGENDA

Utah Counties Indemnity Pool Board of Directors Meeting

Thursday, December 16, 2021 10:00 a.m.

UAC/UCIP Offices, 5397 S Vine St, Murray UT

10:00	Open Meeting, Pledge of Allegiance	Bruce Adams
	Recess for Public Hearing on the UCIP 2022 Budget	Bruce Adams
	Reconvene	

ITEM	ACTION	
1.	Review/Excuse Board Members Absent	Bruce Adams
2.	Ratify 2022 Contributions	Sonya White
3.	Review/Approve 2022 Final Budget	Karla Johnson
4.	Review/Approve October 28, 2021 and December 3, 2021 Meeting Minutes	Karla Johnson
5.	Ratification/Approval of Payments and Credit Card Transactions	Karla Johnson
6.	Elect Officers of the Board	Bruce Adams
7.	Review/Approve Bylaws Coverage Addendum Amendments	Johnnie Miller
8.	Review/Approve Audit Services Engagement Letter—Audit Committee	Karla Johnson
9.	Review/Approve Actuarial Services Engagement Letter—Audit Committee	Karla Johnson
10.	Review/Approve Reinsurance Renewal	Johnnie Miller
11.	Review/Approve Crime Renewal	Johnnie Miller
12.	Review/Approve Workers Compensation Renewal	Johnnie Miller
13.	Review/Approve Board Meeting Rules of Order and Procedure Policy Amendments	Johnnie Miller
14.	Review/Approve Personnel Policy Amendments	Johnnie Miller
15.	Review/Approve County/County Related Entity Membership	Mike Wilkins
16.	Set Date, Time and Place of Regular Meetings for 2022	Sonya White
17.	Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	Bruce Adams
18.	Action on Personnel Matters	Melissa Yergensen
19.	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	Bruce Adams
20.	Action on Litigation Matters	Christopher Crockett

INFORMATION

21.	Chief Executive Officer's Report	Johnnie Miller
22.	Other Reports	Bruce Adams

Electronic Meeting Notice: 681-999-0167, Participant Passcode: 675642
Anchor Location: 5397 S Vine St, Murray UT



BOARD OF DIRECTORS MEETING MINUTES

Date and Time

December 16, 2021, 10:00 a.m.

Location

UAC/UCIP Offices, 5397 S Vine St, Murray, Utah

Directors Present

Bruce Adams, *President*, San Juan County Commissioner
William Cox, *Vice President*, Rich County Commissioner
Blaine Breshears, Morgan County Sheriff
Christopher Crockett, Weber County Deputy Attorney
Victor Iverson, Washington County Commissioner
David Tebbs, Garfield County Commissioner

Directors Participating Telephonically

Karla Johnson, *Secretary/Treasurer*, Kane County Clerk/Auditor
Jim Kaiserman, Wasatch County Surveyor
Mark Whitney, Beaver County Commissioner
Mike Wilkins, Uintah County Clerk/Auditor
Melissa Yergensen, Duchesne County Personnel Director

Directors Absent

Scott Jenkins, Weber County Commissioner
Bob Stevenson, Davis County Commissioner

Officers Present

Johnnie Miller, UCIP Chief Executive Officer
Sonya White, UCIP Chief Financial Officer

Call to Order

Bruce Adams called the meeting of the Utah Counties Indemnity Pool's Board of Directors to order at 10:00 a.m. on December 16, 2021 and welcomed those participating. Bruce Adams led the Pledge of Allegiance.

Recess for Public Hearing on the UCIP 2022 Budget

Blaine Breshears made a motion for the Board of Directors to recess at 10:05 a.m. on December 16, 2021 for a scheduled Public Hearing to review the Utah Counties Indemnity Pool's 2022 Budget (see attachment number one). David Tebbs seconded the motion, which passed unanimously. Board Members present at and participating in the public hearing were: Bruce Adams, Blaine Breshears, William Cox, Christopher Crockett, Victor Iverson, Karla Johnson, Jim Kaiserman, David Tebbs, Mark Whitney, Mike Wilkins and Melissa Yergensen. Others present and participating in the public hearing were Johnnie Miller and Sonya White. No public was present for input. Victor Iverson made a motion to close the public hearing and reconvene the Board of Directors meeting at 10:08 a.m. on December 16, 2021. Blaine Breshears seconded the motion, which passed unanimously.

Review/Excuse Board Members Absent

Christopher Crockett made a motion to excuse Scott Jenkins and Bob Stevenson from this meeting. Victor Iverson seconded the motion, which passed unanimously.

Ratify 2022 Contributions

Sonya White presented the amount of each member's 2022 contributions to the Board (see attachment number two) and explained that contributions are based on the rates approved by the Board at their August 19 meeting and member exposures updated as of November 30, 2021. Karla Johnson made a motion to ratify the 2022 contributions as presented. Victor Iverson seconded the motion, which passed unanimously.

Review/Approve 2022 Final Budget

Following the public hearing, Sonya White presented the 2022 UCIP Budget to the Board. White reported that the ratified contributions amounts are reflected in the budget and updated from the tentative budget that the Board approved at their October 28, 2021 meeting. White reported all other line items remained the same from the tentative budget. Karla Johnson made a motion to approve the 2022 Budget as presented. David Tebbs seconded the motion, which passed unanimously.

Review/Approve October 28, 2021 and December 3, 2021 Meeting Minutes

The draft minutes of the Board of Directors meeting held October 28, 2021 and December 3, 2021 were previously sent to the Board Members for review (see attachment number three and four). Karla Johnson made a motion to approve the October 28, 2021 and December 3, 2021 Board of Directors meeting minutes as written. Mike Wilkins seconded the motion, which passed unanimously.

Ratification/Approval of Payments and Credit Card Transactions

Karla Johnson reported that she reviewed the payments made and the credit card transactions of the Pool as of December 16, 2021 (see attachment number five). Karla Johnson made a motion to approve the payments made and the credit card transactions as presented. Blaine Breshears seconded the motion, which passed unanimously.

Elect Officers of the Board

Victor Iverson made a motion to elect Bruce Adams as President, William Cox as Vice President and Karla Johnson as Secretary Treasurer of the UCIP Board of Directors. Blaine Breshears seconded the motion, which passed unanimously.

Review/Approve Bylaws Coverage Addendum Amendments

A proposed amendment to the Bylaws Coverage Addendum was previously sent to the Board Members for review (see attachment number six). Johnnie Miller reported that Davis County's governing body has requested to eliminate the \$100,000 deductible on property losses. Therefore, language has been stricken from Coverage Part I Property 6. Deductibles a.(i). David Tebbs made a motion to approve the amendment to the Bylaws Coverage Addendum as presented, Victor Iverson seconded the motion, which passed unanimously.

Review/Approve Audit Engagement Letter—Audit Committee Report

The audit services engagement letter, from Larson and Company Certified Public Accounts, was previously sent to the Board for review (see attachment number seven). Karla Johnson reported that the Audit Committee met and reviewed the engagement letter and proposed audit plan with Larson and Company. The letter expresses expectations of the auditors and their role, the role of the Audit Committee, and the role and responsibilities of the Members of the Board. Larson and Company does not audit the Pool's actuarial reports, but uses the data to audit the Pool's records. Karla Johnson made a motion to approve the Audit Engagement Letter to utilize Larsen and Company as the Pool's independent auditor. Mike Wilkins seconded the motion, which passed unanimously.

Review/Approve Actuarial Services Engagement Letter—Audit Committee Report

The actuarial services engagement letter from By the Numbers Actuarial Consulting (BYNAC) was previously sent to the Board for review (see attachment number eight). Karla Johnson reported that the Audit Committee discussed having a third-party peer review conducted on the actuarial work performed by BYNAC to assure that the Pool continues to have a sound program and that the Committee and Board are following a due diligence process. Johnson also reported that the Audit Committee discussed that actuarial services should go out to bid in 2023. David Tebbs noted that By The Numbers does conduct an internal peer review of the work performed but expressed interest in having an independent external peer review conducted every five years. Johnnie Miller reminded the Board that BYNAC has worked with UCIP for many years and, therefore, only uses UCIP's loss history, instead of industry history, to conduct the analysis for UCIP. BYNAC knows public entity pooling, is the actuary for UCIP's reinsurance carrier and many pools like UCIP across the United States. Karla Johnson made a motion to approve the Actuarial Services Engagement Letter to utilize By The Numbers Actuarial Consulting as the Pool's actuarial services provider. William Cox seconded the motion, which passed unanimously. Miller explained that UCIP staff will work with the Audit Committee to prepare for peer review and request for proposals in 2022.

Review/Approve Reinsurance Renewal

County Reinsurance Limited's (CRL) final pricing analysis, for the liability reinsurance renewal, was previously sent to the Board for review (see attachment number nine). Johnnie Miller reported that the 2022 premium for liability reinsurance is \$1,425,299. Blaine Breshears made a motion to approve the CRL liability reinsurance renewal as presented. William Cox seconded the motion, which passed unanimously.

Review/Approve Crime Renewal

Arthur J Gallagher's binding agreement, for government crime, was previously sent to the Board for review (see attachment number 10). Johnnie Miller reported that the primary crime policy is \$2,500,000 for all members, with a \$250,000 deductible covered by UCIP. Miller noted some counties require higher limits, pursuant to the Money Management Act. Therefore, the Pool purchases an excess coverage policy of \$7,500,000, for a total limit of \$10,000,000. The primary policy renewal premium is \$28,629. The premium for the additional limits is \$31,123.60. David Tebbs made a motion to approve the two policies for the crime coverage renewal as presented. William Cox seconded the motion, which passed unanimously.

Review/Approve Workers Compensation Renewal

UCIP's joint purchase program renewal for workers compensation coverage through WCF Insurance was previously sent to the Board for review (see attachment number 11). Johnnie Miller reported that the 2022 premium, based on estimated member payroll, is \$1,894,620. The Pool pays this fee the first week of January to ensure coverage is in force for the members and, in turn, the Pool invoices the members for their cost of coverage. William Cox asked if the rates had increased this year. Sonya White reported that rates have decreased for each of the classification codes, and that the increased premium over last year is primarily a function of higher Member payrolls. William Cox made a motion to approve the Workers Compensation Joint Purchase Program as presented. Victor Iverson seconded the motion, which passed unanimously.

Review/Approve Board Meeting Rules of Order and Procedure Policy Amendments

Proposed amendments to the Board Meeting Rules of Order and Procedure Policy were previously sent to the Board for review (see attachment number 12). Johnnie Miller explained that several Member counties had issues recently at regular meetings and public hearings with the public wanting to speak about items that were not on the agenda. Miller had made some suggestions to those counties to update their Meeting Rules of Order and Procedure Policies and is recommending similar updates to UCIP's policy. Christopher Crockett expressed that he thought the proposed changes were very timely as Weber County has had significant problems with persons disrupting the county's meetings. Crockett made a motion to approve the Board Meeting Rules of Order and Procedure Policy as presented. William Cox seconded the motion, which passed unanimously.

Review/Approve Personnel Policy Amendments

Proposed amendments to the Personnel Policy were previously sent to the Board for review (see attachment number 13). Miller reviewed the proposed changes to the personnel policy, indicating that the changes were based on the discussion and direction provided by the Board at their October meeting. David Tebbs expressed his concern that the Early Retiree benefit proposed could increase rates for all UCIP employees if an Early Retiree had significant claims under this program. There was additional discussion related to the Early Retiree Health, Dental and Vision benefits. The Board provided direction for staff to develop a clear definition of Early Retiree to assure this benefit would only be provided to persons that were retiring from UCIP, and not just leaving employment. Johnnie Miller indicated staff would provide additional changes to the Early Retiree benefit language, based on today's discussion, for the Board's consideration at their February meeting. Victor Iverson made a motion to approve the Personnel Policy as presented, with the understanding that staff would provide additional language clarifying the Early Retiree benefit. David Tebbs seconded the motion, which passed unanimously.

Review/Approve County/County Related Entities Membership

Mike Wilkins made a motion to strike agenda item: Review/Approve County/County Related Entities Membership. William Cox seconded the motion, which passed unanimously.

Set Date, Time and Place of Regular Meetings for 2022

Sonya White provided the Board with the tentative regular meeting schedule of the Board for 2022 (see attachment number 14). It is proposed that the Board will continue to meet the third Thursday of every even numbered month. Due to scheduling conflict during the 2022 legislative session, the Board will hold its first meeting in February on the fourth Thursday. Christopher Crockett made a motion to approve the regular meeting schedule for 2022 as presented, with the change to the February meeting date. Blaine Breshears seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Melissa Yergensen made a motion to strike agenda item: *Set Date and Time for a Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual*. Jim Kaiserman seconded the motion, which passed unanimously.

Action on Personnel Matters

Melissa Yergensen made a motion to strike agenda item: *Action on Personnel Matters*. Jim Kaiserman seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Christopher Crockett made a motion to strike agenda item: *Set Date and Time for a Closed Meeting to Discuss Pending or Reasonably Imminent Litigation*. Victor Iverson seconded the motion, which passed unanimously.

Action on Litigation Matters

Christopher Crockett made a motion to strike agenda item: *Action on Litigation Matters*. Victor Iverson seconded the motion, which passed unanimously.

Chief Executive Officer's Report

Johnnie Miller reported that staff has been busy working on year end requirements for the Pool.

Johnnie Miller reported that he met with Summit County's Risk Manager to provide a proposal and expressed to County officials that the County can participate in membership at any time.

Other Reports

The next meeting of the Board of Directors will be held Thursday, February 24, 2022 at 12:30 p.m. at the UAC/UCIP offices, 5397 South Vine Street, Murray, UT

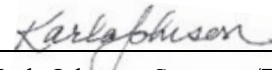
Bruce Adams adjourned the Utah Counties Indemnity Pool Board of Directors Meeting at 11:30 a.m. on December 16, 2021.

Prepared by:



Sonya White, UCIP Chief Executive Officer

Submitted on this 24 day of February 2022





Karla Johnson, Secretary/Treasurer


Approved on this 24 day of February 2022



Bruce Adams, President

 Services Agencies

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Notice Title: Board Meeting
Government Type: Interlocal
Entity: Utah Counties Indemnity Pool
Body Name: Board of Directors
Notice Subject: Administrative Services
Notice Type: Meeting
Street Address: 5397 S Vine St

Street Address continued:

City: Murray
Zip: 84107
Start Date: December 16, 2021 10:00 AM
End Date: December 16, 2021 12:00 PM

Deadline Date:

Description / Agenda: Open Meeting, Pledge of Allegiance
Recess for Public Hearing on the UCIP 2022 Budget
Reconvene
Review/Excuse Board Members Absent
Ratify 2022 Contributions
Review/Approve 2022 Final Budget
Review/Approve October 28, 2021 and December 3, 2021 Meeting Minutes
Ratification/Approval of Payments and Credit Card Transactions
Elect Officers of the Board
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Review/Approve Audit Services Engagement Letter–Audit Committee
Review/Approve Actuarial Services Engagement Letter–Audit Committee
Review/Approve Reinsurance Renewal
Review/Approve Crime Renewal
Review/Approve Workers Compensation Renewal

Review/Approve Board Meeting Rules of Order and Procedure Policy Amendments

Review/Approve Personnel Policy Amendments

Review/Approve County/County Related Entity Membership

Set Date, Time and Place of Regular Meetings for 2022

Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual

Action on Personnel Matters

Set Date and Time for Closed Meeting to Discuss Pending or

Reasonably Imminent Litigation

Action on Litigation Matters

Chief Executive Officer's Report

Other Reports

ADA: In compliance with the Americans with Disabilities Act, individuals needing special accommodations (including auxiliary communicative aids and services) during this meeting should notify Sonya White at the Utah Counties Indemnity Pool, 5397 S Vine St, Murray, UT 84107-6757, or call 801-565-8500, at least three days prior to the meeting.

Electronic Participation: Any Member of the Utah Counties Indemnity Pool Board of Directors may participate telephonically.

Other:

Emergency Notice: No

Send copy of notice to: legals@sltrib.com

Audio File Location:

Attachments: There are attachments associated with this notice.

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Subject: Order modified confirmation.
Date: Tuesday, November 30, 2021 at 9:28:42 AM Mountain Standard Time
From: orderconfirmation@sltrib.com <orderconfirmation@sltrib.com>
To: Sonya White <sonya@ucip.utah.gov>
CC: sthee@sltrib.com <sthee@sltrib.com>
Attachments: ATT00001.jpg, ATT00002.jpg

THANK YOU for your business.

This is your confirmation that your order has been changed. Below are the details of your transaction. Please save this confirmation for you records.

Job Details

Order Number: **SLT0014794**
Classification: [Public Meeting/Hearing Notices](#)
Package: [Legals](#)
Order Cost: \$19.85

Account Details

SONYA WHITE
5397 S VINE ST
SALT LAKE CITY, UT 84107
801-307-2113
sonya@ucip.utah.gov
UTAH COUNTIES INDEMNITY POOL

Schedule for ad number SLT00147940

Sun Dec 5, 2021

The Salt Lake Tribune *All Zones*

Legals

Mon Dec 6, 2021

The Salt Lake Tribune E- All Zones

Edition

PUBLIC NOTICE BUDGET HEARING

The Utah Counties Indemnity Pool Board of Directors has scheduled a Public Hearing to consider adoption of the tentative 2022 budget at 10:00 a.m. on December 16 at 5397 S Vine St, Murray, UT.

SLT0014794

UTAH COUNTIES INDEMNITY POOL BUDGET

	Audited 2020	Approved 2021	Tentative 2022	Draft/Final 2022
Revenue				
Contributions	\$ 6,917,142	\$ 7,330,207	\$ 7,890,000	\$ 7,926,131
Investments	194,389	320,000	65,000	65,000
Other	18,179	10,000	10,000	10,000
Total Income	7,129,710	7,660,207	7,965,000	8,001,131
Underwriting Expense				
Losses and Loss Adjustments	3,952,071	3,750,000	3,750,000	3,750,000
Reinsurance	1,949,291	2,110,000	2,310,000	2,310,000
Total Underwriting Expenses	5,901,362	5,860,000	6,060,000	6,060,000
Administration Expense				
Directors	15,932	55,000	55,000	55,000
Depreciation	2,235	3,000	3,000	3,000
Risk Management	43,821	70,000	80,000	80,000
Public Relations	3,310	22,000	45,000	45,000
Office	68,539	100,000	100,000	100,000
Financial/Professional	83,147	100,000	100,000	100,000
Personnel	776,944	815,000	830,000	830,000
Total Administrative Expenses	993,927	1,165,000	1,213,000	1,213,000
Total Operating Expense	6,895,289	7,025,000	7,273,000	\$ 7,273,000
Change in Net Position	\$ 234,421	\$ 635,207	\$ 692,000	728,131

Utah Counties Indemnity Pool
Sonya White, Chief Financial Officer
5397 S Vine Murray, UT 84107-6757
sonya@ucip.utah.gov
801.307.2113

UTAH COUNTIES INDEMNITY POOL

	2022 Contribution	Change Prior Year	Percent Change
Beaver	204,792	8,105	4%
Box Elder	399,855	39,357	11%
Daggett	55,582	3,401	7%
Davis	1,146,244	144,271	14%
Duchesne	307,849	11,364	4%
Emery	207,430	6,414	3%
Garfield	161,487	10,473	7%
Iron	394,895	24,003	6%
Juab	169,619	11,430	7%
Kane	204,633	9,613	5%
Millard	306,779	15,086	5%
Morgan	92,194	11,745	15%
Piute	35,131	1,707	5%
Rich	43,848	-781	-2%
San Juan	254,963	19,637	8%
Sanpete	208,574	10,035	5%
Sevier	255,284	9,090	4%
Uintah	469,639	57,448	14%
Wasatch	353,459	23,353	4%
Washington	675,815	57,585	17%
Wayne	55,898	4,031	8%
Weber	1,330,869	47,387	4%
Beaver County Municipal Building Authority	38,600	5,299	16%
Box Elder Redevelopment Agency	3,031	1,315	77%
Box Elder Special Service District	3,285	308	10%
Canyon Land Improvement District	1,798	69	4%
Cedar Mountain Fire Protection District	18,629	0	0%
Central Utah Public Health Department	31,445	1,505	5%
Daggett County Redevelopment Agency	1,785	64	4%
Duchesne County Municipal Building Authority	1,787	64	4%
Duchesne/Wasatch Bluebench Landfill Special Service District	6,865	171	3%
Emery County Municipal Building Authority	1,861	134	8%
Five County Association of Governments	32,697	3,836	13%
Grand County Emergency Medical Services Special Service District	12,509	2,675	27%
Iron Special Service District #1	15,109	905	6%
Juab Special Service District #2	1,801	70	4%
Juab Special Service Fire District	30,093	3,176	12%
Kane County Municipal Building Authority	1,843	-36	-2%
Kane County Recreation & Transportation Special Service District	1,797	78	5%
Multi-County Appraisal Trust	2,047	122	6%
Piute County Municipal Building Authority	1,787	63	4%
Piute Special Service District #1	1,813	72	4%
San Juan Spanish Valley Special Service District	3,760	1,085	41%
San Juan Transportation Special Service District	2,754	977	55%
Sanpete County Municipal Building Authority	1,783	66	4%
Seven County Infrastructure Coalition	5,164	2,471	92%
Sevier County Municipal Building Authority	1,808	67	4%
Southeastern Utah District Health Department	28,851	1,392	5%
Southwest Utah Public Health Department	50,209	9,122	22%
TriCounty Health Department	23,624	2,561	12%
Uintah County Municipal Building Authority	1,960	-5	0%
Utah Counties Indemnity Pool	3,963	806	26%
Wasatch Health Department	12,166	1,964	19%
Wasatch County Parks & Recreation Special Service District #21	23,818	953	4%
Wasatch County Solid Waste Disposal District	24,031	2,132	10%
Wasatch County Special Service Area #1	1,851	60	3%
Wasatch County Special Service District #9	1,818	46	3%
Washington County Municipal Building Authority	1,800	68	4%
Washington County St George Interlocal Agency	60,212	3,115	5%
Wayne County Municipal Building Authority	2,547	830	48%
Wayne County Special Service District #1	1,793	65	4%
Wayne County Special Service District #3	9,822	1,582	19%
Wayne County Water Conservancy District	1,784	67	4%
Weber County Municipal Building Authority	1,782	-123	-6%
Weber Human Services	59,872	2,075	4%
Weber-Morgan Health Department	53,538	1,271	2%

TOTAL: 7,926,131

BOARD OF DIRECTORS
MEETING MINUTES

Date and Time

October 28, 2021, 12:30 p.m.

Location

UAC/UCIP Offices, 5397 S Vine St, Murray, Utah

Directors Present

Bruce Adams, *President*, San Juan County Commissioner
William Cox, *Vice President*, Rich County Commissioner
Blaine Breshears, Morgan County Sheriff
Christopher Crockett, Weber County Deputy Attorney
Scott Jenkins, Weber County Commissioner
Jim Kaiserman, Wasatch County Surveyor
Bob Stevenson, Davis County Commissioner
David Tebbs, Garfield County Commissioner
Mark Whitney, Beaver County Commissioner
Melissa Yergensen, Duchesne County Personnel Director

Directors Participating Telephonically

Karla Johnson, *Secretary/Treasurer*, Kane County Clerk/Auditor
Mike Wilkins, Uintah County Clerk/Auditor

Directors Absent

Victor Iverson, Washington County Commissioner

Officers Present

Johnnie Miller, UCIP Chief Executive Officer
Sonya White, UCIP Chief Financial Officer

Call to Order

Bruce Adams called the meeting of the Utah Counties Indemnity Pool's Board of Directors to order at 12:44 p.m. on October 28, 2021 and welcomed those participating. Bruce Adams led the Pledge of Allegiance.

Review/Excuse Board Members Absent

William Cox made a motion to excuse Victor Iverson from this meeting. Jim Kaiserman seconded the motion, which passed unanimously.

Review/Approve August 19, 2021 Meeting Minutes

The draft minutes of the Board of Directors meeting held August 19, 2021 were previously sent to the Board Members for review (see attachment number one). Karla Johnson made a motion to approve the August 19, 2021 Board of Directors meeting minutes as written. Blaine Breshears seconded the motion, which passed unanimously.

Ratification/Approval of Payments and Credit Card Transactions

Karla Johnson reported that she reviewed the payments made and the credit card transactions of the Pool as of October 28, 2021 (see attachment number two). Scott Jenkins made a motion to approve the payments made and the credit card transactions as presented. Bob Stevenson seconded the motion, which passed unanimously.

Review/Approve Third Quarter Financial Statements

The draft third quarter 2021 financial statements were previously sent to the Board Members for review (see attachment number three). Sonya White reviewed the Statement of Net Position (Balance Sheet) with the Board. Assets include cash and cash equivalents of \$14,289,666, short term investments of \$902,962, and prepaid expenses of \$956,671 (accrued reinsurance) for a total of \$16,149,299. Long term investments total \$275,983, capital contributions total \$3,564,807 (CRL equity), property and equipment total \$534,457 and deferred outflows total \$132,055 (URS). Total assets at the end of the second quarter are \$20,656,601, an increase of \$60,564 from year end 2020. Liabilities include reserves for losses of \$8,889,882, accrued expenses of \$160,473, contributions paid in advance (unearned) of \$1,832,552, net pension of \$163,821 (URS), deferred inflows relating to pensions of \$87,645 (URS), net investment of capital assets of \$529,241 and unrestricted assets of \$8,992,987. Total liabilities at the end of the third quarter are \$20,656,601. Total net position of the Pool at the end of the third quarter is \$9,522,228, an increase of \$295,749 from year end 2020. White reviewed the Statement of Revenues, Expenses, and Changes in Net Position (Income Statement) with the Board. Operating income (accrued contributions, investment income, other income) total \$5,568,536; 73% of budget. Underwriting expenses (losses and reinsurance) total \$4,410,323; 75% of budget. Administrative expenses total \$857,309; 74% of budget. White reviewed the third quarter cash activities with the Board, as provided in the Statement of Cash Flows. Jim Kaiserman made a motion to approve the third quarter financial statements as presented. David Tebbs seconded the motion, which passed unanimously.

Review/Approve COLA and Merit Changes

A memorandum regarding BLS CPI data for COLA consideration was previously sent to the Board Members for review (see attachment number four). Johnnie Miller presented the data from the Bureau of Labor Statistics, which reports from the U.S. Department of Labor Consumer Price Index for the Western Region to be an increase of 5.4% cost of living adjustment (COLA) over 12 months—August 2020 to August 2021. UCIP employee salaries may be adjusted annually to protect them from inflation of the local economy. COLA will be paid only if funds are available in the budget and at the sole discretion of the Board of Directors. Miller provided the total payroll costs for the Board to consider for the approval of the tentative 2022 budget in increments between two and five percent COLA for UCIP employees. Board Members discussed COLA increases in their counties, which ranged from two percent to 12 percent. Melissa Yergensen made a motion to approve a five percent cost of living adjustment for UCIP employees beginning January 1, 2022. Blaine Breshears seconded the motion, which passed unanimously.

Review/Approve Tentative 2022 Budget

The tentative 2022 budget was previously sent to the Board Members for review (see attachment number five). Sonya White presented a budget comparison based on the 2019 and 2020 actual spent, the 2021 approved budget, the 2022 preliminary budget and the 2022 tentative budget. Underwriting Expenses are estimated at \$6,060,000—unchanged from the preliminary budget approved in June. Administrative Expenses are estimated to increase \$13,000 from the preliminary budget in the items of Risk Management and Public Relations as current costs continue to increase in these areas. Personnel at \$830,000 includes a five percent COLA. Total Operating Expenses are estimated at \$7,273,000. Revenue has increased in the Contributions line item to reflect the increase in member exposures and rates approved by the Board in August. In 2020 the Board increased the Investments line item to reflect earned monies in the actual year ending 2019 to \$320,000. Actual investment income in 2020 was \$194,389 and as of third quarter 2021 earned investment income is at \$56,307. The Board has historically not relied on investment income to pay expenses since it is such an uncertainty. White prepared the tentative budget's expenses for what the Pool needs to operate then added in contributions, other income and lowered the investments to \$65,000 for the Board's consideration. Scott Jenkins made a motion to approve the tentative 2022 budget as presented. Jim Kaiserman seconded the motion, which passed unanimously. White explained to the Board that staff is looking at the possibility of automating repetitive tasks currently performed by employees but a request for proposals would need to be conducted for this type of service.

Review/Approve Amended Bylaws

Proposed amendments to the Bylaws were previously sent to the Board Members for review (see attachment number six). Johnnie Miller explained that Article 4. Members (b) vii. is requested to be amended to meet current statute for Community Reinvestment Agencies pursuant to Title 17C. Also, Article 5. Board of Directors (h) states: *Any elected official of a Member or any Director may nominate eligible persons to run for available elected Director positions.* Miller explained that this reads that an official from a third class county can nominate an eligible person for an available fourth class position. The Board agreed with this current language and did not want to change it. William Cox made a motion to approve the amended Bylaws as presented. Jim Kaiserman seconded the motion, which passed unanimously.

Review/Approve County Related Entities Membership

A membership application summary for the Upper Community Recreation District was previously sent to the Board Members for review (see attachment number seven). Mike Wilkins reported that the Membership Approval Committee met to discuss challenges in properly rating this District. Currently the Pool does not have a rating structure to fit this exposure. The Board directed staff to develop a fair and equitable way to rate this District. Mike Wilkins made a motion to approve membership of the Upper Community Recreation District contingent on the development of a rating structure to be approved by the Board at their next meeting. Bob Stevenson seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Melissa Yergensen made a motion to strike agenda item: *Set Date and Time for a Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual*. William Cox seconded the motion, which passed unanimously.

Action on Personnel Matters

Melissa Yergensen made a motion to strike agenda item: *Action on Personnel Matters*. William Cox seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

William Cox made a motion to Set Date and Time for a Closed Meeting to Discuss Pending or Reasonably Imminent Litigation at 2:01 p.m. on October 28, 2021. David Tebbs seconded the motion, which passed unanimously. Board Members attending the closed meeting were Bruce Adams, Blaine Breshears, William Cox, Christopher Crockett, Karla Johnson, Jim Kaiserman, Bob Stevenson, David Tebbs, Mark Whitney, Mike Wilkins and Melissa Yergensen. Others present were Johnnie Miller and Sonya White. The regular meeting resumed at 2:12 p.m.

Action on Litigation Matters

Christopher Crockett made a motion to ratify the payment of \$825,000 as presented in the payments made by the Pool. William Cox seconded the motion, which passed unanimously.

Personnel Committee Report—Discussion Amendments to the Personnel Policy

Melissa Yergensen reviewed an outline of direction items discussed during a Personnel Committee meeting held on October 20 in preparation of amendments to the UCIP Personnel Policy (see attachment number eight). Yergensen reported that the Committee agreed on the following for the Board's direction: item 1) benefits for employees terminating employment should end at the last day of the month; item 2) early retiree should have the option to pay for continued benefits depending on the number of years employed and limited to the number of years allowed to participate; item 3) allowable occasions an employee may use sick leave is not defined; item 4) number of days allowed for bereavement leave is at the discretion of the chief executive officer; and 5) current language for "at will" employment is sufficient. The Board discussed and agreed with the direction given to staff to proceed with amendments to the Personnel Policy.

Nominating Committee Report

Bob Stevenson reported that the Nominating Committee met and reviewed the nominations for the available positions on the Board. Four officials have been nominated for the Third-Class counties representative and two officials have been nominated for the At-Large representative (see attachment number nine). Sonya White confirmed that the nominees have been contacted and are willing to serve. Stevenson explained that no more than three names can be placed on the ballot for each available position. Therefore, the Committee agreed that the fairest way for a nominee to be placed to run for the At-Large position instead of the Third-Class position was by random selection. Those to be placed on the ballot for Third-Class are Stan Summers, Jon Whittaker and Mike Wilkins. Those to be placed on the ballot for At-Large are Irene Hansen, Tom Kotter and David Tebbs.

Chief Executive Officer's Report

Johnnie Miller explained that the Education and Training Specialist, Alex Getts, has left employment and taken a position with the State's Emergency Management Department. Miller and Sonya White interviewed and made an offer to Riley Millar, who has accepted the position and will start on November 9. Miller reviewed Millar's education and experience with the Board.

Chief Executive Officer's Report (continued)

Miller explained that Planning and Zoning Commissioners are required to have four hours training per year—and one hour of basic training for new commissioners before attending a meeting—for second and third class counties with a population of 5,000 or more in the unincorporated area of the county. Statute tasks the Utah Association of Counties (UAC) with approving the training, which they are looking to UCIP since training for planning and zoning is already being conducted for our members. UCIP will develop online training through LocalGovU. Also, mental health training is now required for all sheriffs, which UCIP will also develop through its LocalGovU platform. For non-member counties, UCIP will provide this service through a memorandum of understanding.

Miller reported that the Utah Sheriffs Association has named him their Risk Manager. Miller is already attending their meetings and answering liability questions for the Association. Being the Risk Manager will also help with issues Sheriffs face at the legislature.

Miller reported that the New Mexico Insurance Authority is unable to find reinsurance and therefore, has created their own captive insurance company domiciled in Utah and have asked Miller to serve on their Board as the Utah representative.

Miller provided the Board with a copy of County Reinsurance Limited (CRL) annual report (see attachment number 10) and announced that he was elected to the CRL Board at their meeting in September.

Miller explained that due to the Utah Association of Counties (UAC) issues relating to organization, miscommunication and direction of its staff, the arrangements UCIP made for its Annual Membership Meeting, to be held in conjunction with the UAC Annual Convention, had to be cancelled and changed. Miller voiced his frustrations with coordinating with UAC.

Annual Membership Meeting

Sonya White reviewed the shortened agenda for the Annual Membership Meeting with the Board (see attachment number 11). Due to the last minute change in meeting scheduling by the Utah Association of Counties, UCIP will now be having a short meeting prior to dinner at the Rib and Chop House. The meeting packet will be sent via email to all registrants to review in preparation of the items to vote on.

Other Reports

The next meeting of the Board of Directors will be held Thursday, December 16, 2021 at 10:00 a.m. at the UAC/UCIP offices, 5397 South Vine Street, Murray, UT

Bruce Adams adjourned the Utah Counties Indemnity Pool Board of Directors Meeting at 3:12 p.m. on October 28, 2021.

Prepared by:

Sonya White, UCIP Chief Executive Officer

Submitted on this _____ day of _____ 2021

Karla Johnson, Secretary/Treasurer

Approved on this _____ day of _____ 2021

Bruce Adams, President

BOARD OF DIRECTORS
TELEPHONIC MEETING MINUTES

Date and Time

December 3, 2021, 2:00 p.m.

Location

Meeting conducted telephonically

Anchor Location: UAC/UCIP Offices, 5397 S Vine St, Murray, Utah

Directors Participating Electronically via Teleconference Call

William Cox, *Vice President*, Rich County Commissioner

Blaine Breshears, Morgan County Sheriff

Christopher Crockett, Weber County Deputy Attorney

Scott Jenkins, Weber County Commissioner

Jim Kaiserman, Wasatch County Surveyor

Bob Stevenson, Davis County Commissioner

David Tebbs, Garfield County Commissioner

Mike Wilkins, Uintah County Clerk/Auditor

Melissa Yergensen, Duchesne County Personnel Director

Directors Unable to Participate

Bruce Adams, *President*, San Juan County Commissioner

Karla Johnson, *Secretary/Treasurer*, Kane County Clerk/Auditor

Victor Iverson, Washington County Commissioner

Mark Whitney, Beaver County Commissioner

Officers Participating Electronically

Johnnie Miller, UCIP Chief Executive Officer

Sonya White, UCIP Chief Financial Officer

Others Participating Electronically

Marty Stevens, UCIP Operations Specialist

Call to Order

William Cox called the meeting of the Utah Counties Indemnity Pool's Board of Directors to order at 2:03 p.m. on December 3, 2021 and welcomed those participating.

Review/Excuse Board Members Absent

Mike Wilkins made a motion to excuse Bruce Adams, Karla Johnson, Victor Iverson and Mark Whitney from this meeting. Bob Stevenson seconded the motion, which passed unanimously

Review Approve County Related Entities Membership

Mike Wilkins reviewed with the Board the application received by the Cedar Mountain Fire Protection District (CMFPD) for membership. The CMFPD is a local district in Kane County which provides fire protection and emergency medical services and also conducts snow removal and dust remediation services. Kane County has passed a resolution sponsoring the CMFPD. The CMFPD currently purchases traditional insurance from an insurance agent, but are unhappy with the terms of renewal of their policy on November 1, 2021. The CMFPD hopes to terminate their current insurer and join UCIP as soon as possible and are reviewing the return premium provisions of their insurance to determine the most advantageous date to begin membership with UCIP. Johnnie Miller was asked if this CMFPD conducts any activities or services that are unusual to UCIP. Miller replied that the CMFPD provides services similar to those of other UCIP members and UCIP staff has no concerns with unusual or high risk activities. Mike Wilkins made a motion to approve

the membership of the Cedar Mountain Fire Protection District in UCIP. Scott Jenkins seconded the motion, which passed unanimously. Sonya White asked if the Board could provide clarification of the date on which membership is authorized, as the CMFPD had originally asked to have membership effective immediately, but now may wait for membership to be effective January 1, 2022. Staff explained that membership could be made effective at any date the required documents are filed. Mike Wilkins made a motion to allow the Cedar Mountain Fire District to have membership effective at their discretion. James Kaiserman seconded the motion, which passed unanimously.

Other Business

The next meeting of the Board of Directors will be held Thursday, December 16, 2021 at 10:00 a.m.

A motion and second to adjourn the meeting of the Utah Counties Indemnity Pool Board of Directors was made and William Cox adjourned the meeting at 12:13p.m. on December 3, 2021.

Prepared by:

Sonya White, UCIP Chief Financial Officer and Clerk

Submitted on this _____ day of _____ 2021

Karla Johnson, Secretary/Treasurer

Approved on this _____ day of _____ 2021

Bruce Adams, President

UTAH COUNTIES INDEMNITY POOL
Payments and Credit Card Transactions
October 29 - December 16, 2021

Date	Transaction Type	Num	Name	Memo/Description	Amount
500-000000-10010100 ZionsMLC					
10/29/2021	Check	ACH	Daggett County	Claim: DAG00000062021	-678.78
10/29/2021	Check	ACH	Mylar Law, PC	Invoice: 00852	-1,974.85
10/29/2021	Check	ACH	Dentons Durham Jones & Pinegar	Invoice: 786244	-735.50
10/29/2021	Check	ACH	Weber County	Claim: WEB0001422021	-4,406.36
10/29/2021	Check	BILLPAY	Taylor Allen	WEB0005822021	-1,981.59
11/08/2021	Check	ACH	Davis County	Claim: DAV0001022021	-46,667.78
11/08/2021	Check	ACH	Duchesne County	Claim: DUC0000492021	-8,741.77
11/08/2021	Check	ACH	Suitter Axland	Invoice: 1301	-3,044.00
11/08/2021	Check	ACH	Suitter Axland	Invoice: 1302	-12,600.70
11/08/2021	Check	ACH	Suitter Axland	Invoice: 1303	-257.50
11/08/2021	Check	ACH	Suitter Axland	Invoice: 1304	-5,064.00
11/08/2021	Check	ACH	Suitter Axland	Invoice: 1305	-2,723.00
11/08/2021	Check	ACH	Suitter Axland	Invoice: 1306	-1,910.70
11/08/2021	Check	ACH	Goebel Anderson PC	Invoice: 1592	-1,819.00
11/08/2021	Check	ACH	Goebel Anderson PC	Invoice: 1596	-14,364.00
11/08/2021	Check	ACH	Goebel Anderson PC	Invoice: 1597	-4,661.00
11/08/2021	Check	ACH	Strong & Hanni	Invoice: 260211	-2,704.61
11/08/2021	Check	ACH	Strong & Hanni	Invoice: 260212	-2,280.00
11/08/2021	Check	ACH	Strong & Hanni	Invoice: 260219	-2,689.00
11/08/2021	Check	ACH	Frontier Adjusters, Inc.	Invoice: T951348	-498.00
11/08/2021	Check	ACH	Duchesne County	Claim: DUC0000502021	-1,812.90
11/08/2021	Check	ACH	Sophia Cesare	Claim: SAJ0000342021	-7,000.00
11/22/2021	Check	ACH	Emery County	Claim: EME0000242021	-474.00
11/22/2021	Check	ACH	Mylar Law, PC	Invoice: 00861	-3,181.41
11/22/2021	Check	ACH	Mylar Law, PC	Invoice: 00864	-23,633.26
11/22/2021	Check	ACH	Mylar Law, PC	Invoice: 00865	-18,510.62
11/22/2021	Check	ACH	Mylar Law, PC	Invoice: 00874	-8,607.39
11/22/2021	Check	ACH	Strong & Hanni	Invoice: 199968	-285.00
11/22/2021	Check	ACH	Dentons Durham Jones & Pinegar	Invoice: 799212	-7,537.00
11/22/2021	Check	ACH	Dentons Durham Jones & Pinegar	Invoice: 799223	-5,435.50
11/22/2021	Check	ACH	Dentons Durham Jones & Pinegar	Invoice: 799224	-4,910.71
11/22/2021	Check	ACH	Dentons Durham Jones & Pinegar	Invoice: 799225	-2,282.00
11/22/2021	Check	ACH	Frontier Adjusters, Inc.	Invoice: T948761	-574.75
11/22/2021	Check	ACH	Frontier Adjusters, Inc.	Invoice: T953422	-1,225.32
11/22/2021	Check	ACH	Morgan County	Claim: MOR0000022021	-8,373.00
11/22/2021	Check	ACH	San Juan County	Claim: SAJ0000352021	-20,064.00
11/22/2021	Check	ACH	Sevier County	Claim: SEV0000372021	-1,579.60
11/25/2021	Check	BILLPAY	Republic Services, Inc.	Invoice: 21388J826631	-21,101.36
11/25/2021	Check	BILLPAY	Samantha Hill	Claim: WEB0001392021	-788.93
11/26/2021	Check	BILLPAY	Insurance Company	Claim: 44-25F9-21X	-3,971.44
11/26/2021	Check	ACH	Emery County	Claim: EME0000252021	-3,586.76
11/26/2021	Check	BILLPAY	Uintah County	Claim: UIN0000412021	-9,070.66
12/06/2021	Check	ACH	Garfield County	Claim: GAR0000082021	-2,342.85
12/06/2021	Check	ACH	Mylar Law, PC	Invoice: 00878	-2,772.92
12/06/2021	Check	ACH	Suitter Axland	Invoice: 1356	-7,442.50
12/06/2021	Check	ACH	Suitter Axland	Invoice: 1357	-9,941.51
12/06/2021	Check	ACH	Suitter Axland	Invoice: 1358	-207.50
12/06/2021	Check	ACH	Suitter Axland	Invoice: 1360	-4,421.00
12/06/2021	Check	ACH	Suitter Axland	Invoice: 1361	-5,682.61
12/06/2021	Check	ACH	Weber County	Claim: WEB0001422021	-3,116.55
12/06/2021	Check	ACH	Davis County	Claim: DAV0001032021	-4,242.53

UTAH COUNTIES INDEMNITY POOL
Payments and Credit Card Transactions
October 29 - December 16, 2021

Date	Transaction Type	Num	Name	Memo/Description	Amount
12/10/2021	Check	ACH	Davis County	Claim: DAV0000052020	-15,687.02
12/10/2021	Check	ACH	Davis County	Claim: DAV0001042021	-99.60
12/10/2021	Check	ACH	Mylar Law, PC	Invoice: 00881	-18,581.04
12/10/2021	Check	ACH	Goebel Anderson PC	Invoice: 1828	-7,134.46
12/10/2021	Check	ACH	Goebel Anderson PC	Invoice: 1832	-4,667.76
12/10/2021	Check	ACH	Goebel Anderson PC	Invoice: 1833	-10,668.50
12/10/2021	Check	ACH	Goebel Anderson PC	Invoice: 1834	-5,364.00
12/10/2021	Check	ACH	Strong & Hanni	Invoice: 262451	-3,121.65
12/10/2021	Check	ACH	Strong & Hanni	Invoice: 262454	-3,473.79
12/10/2021	Check	ACH	Strong & Hanni	Invoice: 262455	-3,226.00
12/10/2021	Check	ACH	Sevier County	Claim: SEV0000372021	-253.85
12/10/2021	Check	ACH	Weber County	Claim: WEB0001322021	-2,354.15
12/10/2021	Check	ACH	Weber County	Claim: WEB0001372021	-912.20
12/10/2021	Check	ACH	Weber County	Claim: WEB0001452021	-1,319.57
12/10/2021	Check	ACH	Weber County	Claim: WEB0001472021	-1,465.27
12/15/2021	Check	BILLPAY	Enterprise Rent-A-Car	Invoice: 50D7WV	-511.37
Total for 500-000000-10010100 ZionsMLC					-\$ 392,817.95
500-000000-10010100 ZionsMLE					
10/29/2021	Payroll Check	DD	*Alexander F. Getts	Paid	-2,842.08
10/29/2021	Payroll Check	DD	Korby M. Siggard	Pay Period: 10/16/2021-10/31/2021 10/16/2021 to 10/31/2021	-2,515.41
10/29/2021	Payroll Check	DD	Sonya J. White	Pay Period: 10/16/2021-10/31/2021 10/16/2021 to 10/31/2021	-2,554.04
10/29/2021	Payroll Check	DD	Johnnie R. Miller	Pay Period: 10/16/2021-10/31/2021 10/16/2021 to 10/31/2021	-4,645.29
10/29/2021	Payroll Check	DD	Johnnie R. Miller	Pay Period: 10/16/2021-10/31/2021 10/16/2021 to 10/31/2021	-1,800.00
10/29/2021	Payroll Check	DD	Marty L. Stevens	Pay Period: 10/16/2021-10/31/2021 10/16/2021 to 10/31/2021	-1,617.40
11/05/2021	Bill Payment (Check)	ACH	Arthur J. Gallagher & Co.	Invoice: 3249246	-2,652.00
11/05/2021	Bill Payment (Check)	ACH	Goebel Anderson PC	Invoice: 1589	-1,926.00
11/05/2021	Check	ACH	Korby M. Siggard	Expense Reimbursement	-417.76
11/05/2021	Bill Payment (Check)	ACH	Strong & Hanni	Invoice: 260218	-60.00
11/05/2021	Check	ACH	Johnnie R. Miller	Expense Reimbursement	-940.60
11/05/2021	Check	ACH	Christopher Crockett	Mileage Reimbursement	-51.52
11/05/2021	Check	ACH	James Kaiserman-	Mileage Reimbursement	-50.40
11/11/2021	Check	BILLPAY	Bruce B. Adams	Mileage Reimbursement	-315.00
11/11/2021	Check	BILLPAY	Scott Jenkins	Mileage Reimbursement	-52.00
11/11/2021	Check	BILLPAY	David Tebbs	Mileage Reimbursement	-267.00
11/11/2021	Check	BILLPAY	Melissa Yergensen	Mileage Reimbursement	-160.16
11/11/2021	Check	BILLPAY	Bob Stevenson	Mileage Reimbursement	-31.00
11/15/2021	Payroll Check	DD	Sonya J. White	Pay Period: 11/01/2021-11/15/2021 11/01/2021 to 11/15/2021	-2,554.04
11/15/2021	Payroll Check	DD	Korby M. Siggard	Pay Period: 11/01/2021-11/15/2021 11/01/2021 to 11/15/2021	-2,515.43
11/15/2021	Payroll Check	DD	Riley J. Millar	Pay Period: 11/01/2021-11/15/2021 11/09/2021 to 11/15/2021	-759.09
11/15/2021	Payroll Check	DD	Johnnie R. Miller	Pay Period: 11/01/2021-11/15/2021 11/01/2021 to 11/15/2021	-4,645.30
11/15/2021	Payroll Check	DD	Johnnie R. Miller	Pay Period: 11/01/2021-11/15/2021 11/01/2021 to 11/15/2021	-1,800.00
11/15/2021	Payroll Check	DD	Marty L. Stevens	Pay Period: 11/01/2021-11/15/2021 11/01/2021 to 11/15/2021	-1,794.28
11/15/2021	Tax Payment	ONLINE	IRS	Tax Payment for Period: 11/13/2021-11/16/2021	-4,437.36
11/19/2021	Bill Payment (Check)	ACH	Utah Association of Counties	Order: 47699	-382.82
11/19/2021	Check	ACH	Korby M. Siggard	Expense Reimbursement	-379.44
11/19/2021	Check	ACH	Marty L. Stevens	Expense Reimbursement	-359.80
11/19/2021	Check	ACH	Riley J. Millar	Expense Reimbursement	-394.84
11/22/2021	Expense	ONLINE	Zions Bank	Service Charges	-188.76
11/25/2021	Bill Payment (Check)	BILLPAY	Society of CIC	Member: 1039119	-120.00
11/25/2021	Check	BILLPAY	Lyn Loyd Creswell	Voided - UPC Expense Reimbursement	0.00
11/26/2021	Check	ACH	PEHP-LTD	Agency: 1076	-209.31
11/26/2021	Check	ACH	Public Employees Health Program	Invoice: 0123571171	-6,803.47

UTAH COUNTIES INDEMNITY POOL
Payments and Credit Card Transactions
October 29 - December 16, 2021

Date	Transaction Type	Num	Name	Memo/Description	Amount
11/26/2021	Bill Payment (Check)	ACH	Gallagher Bassett Services, Inc.	Invoice: 15494	-198.00
11/26/2021	Check	BILLPAY	Sonya J. White	Expense Reimbursement	-787.31
11/30/2021	Payroll Check	DD	Sonya J. White	Pay Period: 11/16/2021-11/30/2021 11/16/2021 to 11/30/2021	-2,554.05
11/30/2021	Payroll Check	DD	Riley J. Millar	Pay Period: 11/16/2021-11/30/2021 11/16/2021 to 11/30/2021	-1,570.60
11/30/2021	Payroll Check	DD	Marty L. Stevens	Pay Period: 11/16/2021-11/30/2021 11/16/2021 to 11/30/2021	-1,794.29
11/30/2021	Payroll Check	DD	Johnnie R. Miller	Pay Period: 11/16/2021-11/30/2021 11/16/2021 to 11/30/2021	-4,568.55
11/30/2021	Payroll Check	DD	Johnnie R. Miller	Pay Period: 11/16/2021-11/30/2021 11/16/2021 to 11/30/2021	-1,800.00
11/30/2021	Payroll Check	DD	Korby M. Siggard	Pay Period: 11/16/2021-11/30/2021 11/16/2021 to 11/30/2021	-2,515.41
11/30/2021	Tax Payment	ONLINE	IRS	Tax Payment for Period: 11/27/2021-11/30/2021	-4,809.58
11/30/2021	Tax Payment	ONLINE	UT State Tax Commission	Tax Payment for Period: 11/01/2021-11/30/2021	-1,989.79
11/30/2021	Check	ONLINE	Nationwide Retirement Solutions	Entity: 0036786001	-2,918.84
11/30/2021	Check	ONLINE	Utah Retirement Systems	Confirmation: 112341428493	-10,290.16
12/02/2021	Check	BILLPAY	Lyn Loyd Creswell	UPC Expense Reimbursement	-868.00
12/02/2021	Bill Payment (Check)	BILLPAY	US Bank	Account 7814	-8,412.64
12/10/2021	Check	ACH	Johnnie R. Miller	Expense Reimbursement	-300.10
12/10/2021	Bill Payment (Check)	ACH	Salt Lake Tribune	Order: SLT0014794	-19.85
12/13/2021	Check	ACH	Melissa Yergensen	Mileage Reimbursement Reissue	-128.80
Total for 500-000000-10010100 ZionsMLE					-\$ 95,767.57

5. WAITING PERIOD

For purposes of applying Service Interruption, Civil Authority and Ingress/Egress coverage, the WAITING PERIOD is twenty-four (24) hours.

6. DEDUCTIBLES

In each case of loss covered by this COVERAGE PART 1 PROPERTY, the **Pool** will be liable only if the **Member** sustains a loss in a single **Occurrence** greater than the underlying limit or the applicable deductible specified below, and only for its share of that greater amount.

a. All Perils Other Than FLOOD:

- (i) COVERED PROPERTY, other than **Mobile Equipment and Vehicles**, ~~Davis County \$100,000 and all other Members \$500.~~
- (ii) Mobile Equipment \$500.
- (iii) Vehicles \$1,000.

b. FLOOD

Property consisting of **Vehicles** and **Mobile Equipment** shall not be subject to the **Special Flood Hazard Area** deductible detailed below.

As respects COVERED PROPERTY wholly or partially situated in a **Special Flood Hazard Area**, the following deductibles shall apply separately for loss from the peril of **Flood**, as covered and defined under the National Flood Insurance Program:

- (i) For all coverages covered under this PART 1 PROPERTY, if the **Member** purchases coverage from the National Flood Insurance Program, the deductible shall be the greater of the amount recoverable from the National Flood Insurance Program or the **Actual Cash Value**, not to exceed \$500,000. This deductible shall apply for each building or each structure for real property, and for contents at each building or each structure.
- (ii) For all coverages covered under this PART 1 PROPERTY, if the **Member** does not purchase coverage from the National Flood Insurance Program, or the property is not eligible for coverage from the National Flood Insurance Program, or in the event the National Flood Insurance Program lapses or is discontinued, the deductible shall be \$500,000 at each building or each structure for real property, \$500,000 for contents at each building or each structure, and \$500,000 each for any other COVERED PROPERTY.



December 3, 2021

Audit Committee
Utah Counties Indemnity Pool
5397 S Vine Street
Murray, UT 84107

We are pleased to confirm our understanding of the services we are to provide **Utah Counties Indemnity Pool** (the Association) for the year ending December 31, 2021. We will audit the financial statements, including the related notes to the financial statements, which collectively comprise the basic financial statements of **Utah Counties Indemnity Pool** as of and for the year ending December 31, 2021. Accounting standards generally accepted in the United States provide for certain required supplementary information (RSI), such as management's discussion and analysis (MD&A), to supplement **Utah Counties Indemnity Pool's** basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. As part of our engagement, we will apply certain limited procedures to **Utah Counties Indemnity Pool's** RSI in accordance with auditing standards generally accepted in the United States of America. These limited procedures will consist of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audits of the basic financial statements. We will not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance. The following RSI is required by generally accepted accounting principles and will be subjected to certain limited procedures, but will not be audited:

- 1) Management's Discussion and Analysis.
- 2) Contribution and Loss Development Information
- 3) Schedule of the Proportionate Share of the Net Pension Liability
- 4) Schedule of Contributions

Audit Objectives

The objective of our audit is the expression of opinions as to whether your financial statements are fairly presented, in all material respects, in conformity with U.S. generally accepted accounting principles. Our audit will be conducted in accordance with auditing standards generally accepted in the United States of America and the standards for financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, and will include tests of the accounting records of **Utah Counties Indemnity Pool** and other procedures we consider necessary to enable us to express such opinions. We will issue a written report upon completion of our audit of **Utah Counties Indemnity Pool's** financial statements. Our report will be addressed to the Board of Directors of **Utah Counties Indemnity Pool**. We cannot provide assurance that unmodified opinions will be expressed. Circumstances may arise in which it is necessary for us to modify our opinions or add emphasis-of-matter or other-matter paragraphs. If

Utah Counties Indemnity Pool

December 3, 2021

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our opinion on the financial statements is other than unmodified, we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed an opinion, we may decline to express an opinion or to issue a report as a result of this engagement.

We will also provide a report (that does not include an opinion) on internal control related to the financial statements and compliance with the provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a material effect on the financial statements as required by *Government Auditing Standards*. The reports on internal control and compliance will each include a paragraph that states (1) that the purpose of the report is solely to describe the scope of testing of internal control over financial reporting and compliance, and the result of that testing, and not to provide an opinion on the effectiveness of internal control over financial reporting or on compliance, and (2) that the report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering internal control over financial reporting and compliance. The paragraph will also state that the report is not suitable for any other purpose. If during our audit we become aware that **Utah Counties Indemnity Pool** is subject to an audit requirement that is not encompassed in the terms of this engagement, we will communicate to management and those charged with governance that an audit in accordance with U.S. generally accepted auditing standards and the standards for financial audits contained in *Government Auditing Standards* may not satisfy the relevant legal, regulatory, or contractual requirements.

Audit Procedures—General

An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements; therefore, our audit will involve judgment about the number of transactions to be examined and the areas to be tested. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We will plan and perform the audit to obtain reasonable rather than absolute assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the entity or to acts by management or employees acting on behalf of the entity. Because the determination of abuse is subjective, *Government Auditing Standards* do not expect auditors to provide reasonable assurance of detecting abuse.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, there is a risk that material misstatements may exist and not be detected by us, even though the audit is properly planned and performed in accordance with U.S. generally accepted auditing standards and *Government Auditing Standards*. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform the appropriate level of management of any material errors, any fraudulent financial reporting, or misappropriation of assets that come to our attention. We will also inform the appropriate level of management of any violations of laws or governmental regulations that come to our attention, unless clearly

Utah Counties Indemnity Pool

December 3, 2021

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inconsequential. Our responsibility as auditors is limited to the period covered by our audit and does not extend to later periods for which we are not engaged as auditors.

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, and may include tests of the physical existence of inventories, and direct confirmation of receivables and certain other assets and liabilities by correspondence with selected individuals, funding sources, creditors, and financial institutions. We may request written representations from your attorneys as part of the engagement, and they may bill you for responding to this inquiry. At the conclusion of our audit, we will require certain written representations from you about the financial statements; compliance with laws, regulations, contracts, and grant agreements; and other responsibilities required by generally accepted auditing standards.

Audit Procedures—Internal Control

Our audit will include obtaining an understanding of the entity and its environment, including internal control, sufficient to assess the risks of material misstatement of the financial statements and to design the nature, timing, and extent of further audit procedures. Tests of controls may be performed to test the effectiveness of certain controls that we consider relevant to preventing and detecting errors and fraud that are material to the financial statements and to preventing and detecting misstatements resulting from illegal acts and other noncompliance matters that have a direct and material effect on the financial statements. Our tests, if performed, will be less in scope than would be necessary to render an opinion on internal control and, accordingly, no opinion will be expressed in our report on internal control issued pursuant to *Government Auditing Standards*.

An audit is not designed to provide assurance on internal control or to identify significant deficiencies or material weaknesses. However, during the audit, we will communicate to management and those charged with governance internal control related matters that are required to be communicated under AICPA professional standards and *Government Auditing Standards*.

Audit Procedures—Compliance

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will perform tests of **Utah Counties Indemnity Pool's** compliance with the provisions of applicable laws, regulations, contracts, agreements, and grants. However, the objective of our audit will not be to provide an opinion on overall compliance and we will not express such an opinion in our report on compliance issued pursuant to *Government Auditing Standards*.

Management Responsibilities

Management is responsible for designing, implementing, establishing, and maintaining effective internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, including evaluating and monitoring ongoing activities to help ensure that appropriate goals and objectives are met; following laws and regulations; for the acceptance of the actuarial methods and assumptions used by the actuary and ensuring that management and financial information is reliable and properly reported. Management is also responsible for implementing systems designed to achieve

Utah Counties Indemnity Pool

December 3, 2021

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compliance with applicable laws, regulations, contracts, and grant agreements. You are also responsible for the selection and application of accounting principles, for the preparation and fair presentation of the financial statements and all accompanying information in conformity with U.S. generally accepted accounting principles, and for compliance with applicable laws and regulations and the provisions of contracts and grant agreements.

Management is also responsible for making all financial records and related information available to us and for ensuring that management is reliable and financial information is reliable and properly recorded. You are also responsible for providing us with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, (2) additional information that we may request for the purpose of the audit, and (3) unrestricted access to persons within the Association from whom we determine it necessary to obtain audit evidence.

Your responsibilities include adjusting the financial statements to correct material misstatements and for confirming to us in the written representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the government involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the government received in communications from employees, former employees, grantors, regulators, or others. In addition, you are responsible for identifying and ensuring that the entity complies with applicable laws, regulations, contracts, agreements, and grants for taking timely and appropriate steps to remedy any fraud, violations of contracts or grant agreements, or abuse that we report.

You are responsible for the preparation of the supplementary information in conformity with U.S. generally accepted accounting principles. You agree to include our report on the supplementary information in any document that contains and indicates that we have reported on the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon. Your responsibilities include acknowledging to us in the written representation letter that (1) you are responsible for presentation of the supplementary information in accordance with GAAP; (2) you believe the supplementary information, including its form and content, is fairly presented in accordance with GAAP; (3) the methods of measurement or presentation have not changed from those used in the prior period (or, if they have changed, the reasons for such changes); and (4) you have disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the supplementary information.

Management is responsible for establishing and maintaining a process for tracking the status of audit findings and recommendations. Management is also responsible for identifying for us previous financial audits, attestation engagements, performance audits or other studies related to the objectives discussed in the Audit Objectives section of this letter. This responsibility includes relaying to us corrective actions taken to address significant findings and recommendations

Utah Counties Indemnity Pool

December 3, 2021

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resulting from those audits, attestation engagements, performance audits, or other studies. You are also responsible for providing management's views on our current findings, conclusions, and recommendations, as well as your planned corrective actions, for the report, and for the timing and format for providing that information.

Management is responsible for establishing and maintaining a process for tracking the status of audit findings and recommendations. Management is also responsible for identifying and providing report copies of previous financial audits, attestation engagements, performance audits or other studies related to the objectives discussed in the Audit Objectives section of this letter. This responsibility includes relaying to us corrective actions taken to address significant findings and recommendations resulting from those audits, attestation engagements, performance audits, or other studies. You are also responsible for providing management's views on our current findings, conclusions, and recommendations, as well as your planned corrective actions, for the report, and for the timing and format for providing that information.

Engagement Administration, Fees, and Other

We understand that your employees will prepare all cash or other confirmations we request and will locate any documents selected by us for testing.

We will provide copies of our reports to the State Auditor's Office; however, management is responsible for distribution of the reports and the financial statements. Unless restricted by law or regulation, or containing privileged and confidential information, copies of our reports are to be made available for public inspection.

The audit documentation for this engagement is the property of Larson & Company, PC and constitutes confidential information. However, pursuant to authority given by law or regulation, we may be requested to make certain audit documentation available to the State Auditor's Office for purposes of a quality review of the audit, to resolve audit findings, or to carry out oversight responsibilities. We will notify you of any such request. If requested, access to such audit documentation will be provided under the supervision of Larson & Company, PC personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the aforementioned parties. These parties may intend, or decide, to distribute the copies or information contained therein to others, including other governmental agencies.

The audit documentation for this engagement will be retained for a minimum of five years after the report release date or for any additional period requested by the State Auditor's Office. If we are aware that a federal awarding agency or auditee is contesting an audit finding, we will contact the party(ies) contesting the audit finding for guidance prior to destroying the audit documentation.

We expect to begin our audit near the end of February 2022 and to issue our report no later than April 2022. Jon S. Haderlie, CPA is the engagement partner and is responsible for supervising the engagement and signing the report or authorizing another individual to sign it.

Our fee for these services will be at our standard hourly rates plus out-of-pocket costs (such as report reproduction, word processing, postage, travel, copies, telephone, etc.) except that we agree that our gross fee, including expenses, will not exceed \$20,200. Our standard hourly rates vary according to the degree of responsibility involved and the experience level of the personnel

Utah Counties Indemnity Pool

December 3, 2021

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assigned to your audit. Our invoices for these fees will be rendered each month as work progresses and are payable on presentation. The above fee is based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the audit. If significant additional time is necessary, we will discuss it with you and arrive at a new fee estimate before we incur the additional costs.

We appreciate the opportunity to be of service to **Utah Counties Indemnity Pool** and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the enclosed copy and return it to us.

Sincerely,

Larson & Company, PC

LARSON & COMPANY, PC

RESPONSE:

This letter correctly sets forth the understanding of **Utah Counties Indemnity Pool**.

By: _____

Title: _____

Date: _____

Utah Counties Indemnity Pool

AUDIT PLAN

For the Year Ended December 31, 2021





December 3, 2021

Audit Committee
Utah Counties Indemnity Pool
5397 South Vine Street
Murray, UT 84107

Members of the Committee:

We are engaged to audit the financial statements of **Utah Counties Indemnity Pool** (the Pool) for the year ended December 31, 2021. Professional standards require that we communicate the following information related to our audit as outlined in the following pages.

Issues Discussed Prior to Retention of Independent Auditor

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year, prior to retention as the Pool's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Planned Scope

An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements; therefore, our audit will involve judgment about the number of transactions to be examined and the areas to be tested.

Our audit will include obtaining an understanding of the Pool and its environment, including internal control, sufficient to assess the risks of material misstatement of the financial statements and to design the nature, timing, and extent of further audit procedures. Material misstatements may result from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the Pool or to acts by management or employees acting on behalf of the Pool. We will generally communicate our significant findings at the conclusion of the audit. However, some matters could be communicated sooner, particularly if significant difficulties are encountered during the audit where assistance is needed to overcome the difficulties or if the difficulties may lead to a modified opinion. We will also communicate any internal control related matters that are required to be communicated under professional standards.

As part of our audit, professional standards require us to perform risk assessment procedures that are sufficient to provide a reasonable basis for identifying and assessing the risk of material misstatement, whether due to error or fraud, and designing further audit procedures. We are also required to determine whether any risks we have identified and assessed are significant risks that require special audit attention.

As a result of our procedures, we have determined the following areas as having significant risks:

- Cash
- Contributions
- Investments
- Losses and Loss Adjustment Expense Reserves
- Losses and Loss Adjustment Expenses Paid
- Reinsurance

We expect to use the following resources to assist us in performing our audits:

- Use of Specialists. We plan to rely on the review performed by the Pool's independent actuary to gain assurance over the claims reserve estimate.

Our goal is to provide you with a high quality, value added audit. Please inform us of any suggestions you may have to help us complete the audit more effectively and to adequately address your concerns of specific areas you would like us to focus our attention on during the current year audit.

Sincerely,

Larson & Company, PC

Larson & Company, PC

Responsibilities

Our Responsibility under U.S. Generally Accepted Auditing Standards and Government Auditing Standards

As stated in our engagement letter, our responsibility, as described by professional standards, is to express an opinion about whether the financial statements prepared by management with your oversight are fairly presented, in all material respects, in conformity with U.S. generally accepted accounting principles. Our audit of the financial statements does not relieve you or management of your responsibilities. Our responsibility is to plan and perform the audit to obtain reasonable, but not absolute, assurance that the financial statements are free of material misstatement.

As part of our audit, we will consider the internal control of the Pool. Such considerations are solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will also perform tests of the Pool's compliance with certain provisions of laws, regulations, contracts, and grants. However, providing an opinion on compliance with those provisions is not an objective of our audit.

Other Information in Documents Containing Audited Financial Statements

Generally accepted accounting principles provide for certain required supplementary information (RSI) to supplement the basic financial statements. Our responsibility with respect to Management's Discussion and Analysis and the 10 Year Loss Development schedule, which supplements the basic financial statements, is to apply certain limited procedures in accordance with generally accepted auditing standards. However, the RSI will not be audited and, because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance, we will not express an opinion or provide any assurance on the RSI.

We have been engaged to report on management's supplementary information, which accompanies the financial statements but are not RSI. Our responsibility for this supplementary information, as described by professional standards, is to evaluate the presentation of the supplementary information in relation to the financial statements as a whole and to report on whether the supplementary information is fairly stated, in all material respects, in relation to the financial statements as a whole.

Management's Responsibility

As stated in our engagement letter, management is responsible for establishing and maintaining effective internal controls, including evaluating and monitoring ongoing activities, to help ensure that appropriate goals and objectives are met; following laws and regulations; and ensuring that management is reliable and financial information is reliable and properly reported. Management is also responsible for implementing systems designed to achieve compliance with applicable laws, regulations, contracts, and grant agreements. You are also responsible for the selection and application of accounting principles, for the preparation and fair presentation of the financial statements in conformity with U.S. generally accepted accounting principles, and for compliance with applicable laws and regulations and the provisions of contracts and grant agreements.

Management is also responsible for making all financial records and related information available to us and for the accuracy and completeness of that information. You are also responsible for providing us with

(1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, (2) additional information that we may request for the purpose of the audit, and (3) unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

Your responsibilities include adjusting the financial statements to correct material misstatements and for confirming to us in the written representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the government involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the government received in communications from employees, former employees, grantors, regulators, or others. In addition, you are responsible for identifying and ensuring that the government complies with applicable laws, regulations, contracts, agreements, and grants and for taking timely and appropriate steps to remedy fraud and noncompliance with provisions of laws, regulations, contracts or grant agreements, or abuse that we report.

You are responsible for the preparation of the supplementary information in conformity with U.S. generally accepted accounting principles (GAAP). You agree to include our report on the supplementary information in any document that contains and indicates that we have reported on the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon. Your responsibilities include acknowledging to us in the written representation letter that (1) you are responsible for presentation of the supplementary information in accordance with GAAP; (2) you believe the supplementary information, including its form and content, is fairly presented in accordance with GAAP; (3) the methods of measurement or presentation have not changed from those used in the prior period (or, if they have changed, the reasons for such changes); and (4) you have disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the supplementary information.

Management is responsible for establishing and maintaining a process for tracking the status of audit findings and recommendations. Management is also responsible for identifying for us previous financial audits, attestation engagements, performance audits or other studies related to the objectives discussed in the Audit Objectives section of this letter. This responsibility includes relaying to us corrective actions taken to address significant findings and recommendations resulting from those audits, attestation engagements, performance audits, or other studies. You are also responsible for providing management's views on our current findings, conclusions, and recommendations, as well as your planned corrective actions, for the report, and for the timing and format for providing that information.

Anticipated Role of the Pool's Audit Committee

We anticipate the Audit Committee will assist us with the following:

- Communicate any concerns or special requests related to this year's audit to Larson & Company.
- Communicate to Larson & Company the committee's views about the fraud risks in the Pool.
- Communicate to Larson & Company whether the committee has knowledge of any fraud, alleged fraud, or suspected fraud affecting the Pool and whether there has been any notification of an action or investigation regarding alleged fraudulent activities.
- Communicate to Larson & Company whether the committee is aware of tips or complaints received about financial reporting and, if so, their responses.
- Communicate to Larson & Company how the committee exercises oversight of the Pool's assessment of fraud risks and the controls established to address those risks.
- Communicate to Larson & Company the Pool's compliance with laws and regulations and knowledge of violations or possible violations of laws and regulations.
- Evaluate any "material weaknesses" or "significant deficiencies" in the Pool's internal controls as noted in our internal control letter and take steps to resolve issues.
- Consider any significant findings and recommendations from Larson & Company.
- Review the audit opinion issued by Larson & Company.

Planned Timing

The schedule for the audit for the year ended December 31, 2021 is as follows:

	2021	2022			
	Dec	Jan	Feb	Mar	Apr
Audit Activity:					
Audit and Risk Planning	x	x	x		
Communication with Audit Committee	x				x
Internal Control Assessment and Procedures			x		
Financial Statement Risk Assessment and Procedures			x		
Substantive and Control Audit Procedures			x		
Wrap-up Procedures and Draft Report				x	
Issuance of Audit Report					x

We plan on completing our year-end field work near the end of February 2022 and issue our report by April 2022.

Should the above outlined audit schedule be affected or delayed by circumstances out of our control, we would notify you immediately and make appropriate adjustments to the anticipated due dates.

We will be available to meet with the audit committee during any of the above audit phases to discuss our progress. Should we encounter any significant adjustments or material weaknesses, we will discuss them with management or the audit committee, as appropriate, as soon as they come to our attention.

Government Accounting Standards Board Updates

GASB No. 84 relates to fiduciary activities. As such we don't expect this GASB to have an impact on the Pool and have not included information related to this GASB.

GASB 85, Omnibus 2017

In March of 2017, GASB issued GASB 85, Omnibus 2017. The objective of this Statement is to address practice issues that have been identified during implementation and application of certain GASB Statements. This Statement addresses a variety of topics including issues related to blending component units, goodwill, fair value measurement and application, and postemployment benefits (pensions and other postemployment benefits [OPEB]). Specifically, this Statement addresses the following topics:

- Blending a component unit in circumstances in which the primary government is a business-type activity that reports in a single column for financial statement presentation
- Reporting amounts previously reported as goodwill and "negative" goodwill
- Classifying real estate held by insurance entities
- Measuring certain money market investments and participating interest-earning investment contracts at amortized cost
- Timing of the measurement of pension or OPEB liabilities and expenditures recognized in financial statements prepared using the current financial resources measurement focus
- Recognizing on-behalf payments for pensions or OPEB in employer financial statements
- Presenting payroll-related measures in required supplementary information for purposes of reporting by OPEB plans and employers that provide OPEB
- Classifying employer-paid member contributions for OPEB
- Simplifying certain aspects of the alternative measurement method for OPEB
- Accounting and financial reporting for OPEB provided through certain multiple-employer defined benefit OPEB plans.

GASB 90 Majority equity interests relates to the reporting of a government's majority equity interest in a legally separate organization. As such we don't expect this GASB to have an impact on the Pool and have not included information related to this GASB.

Contacting Your Audit Team

Partner

Jon Haderlie, (801) 798-3545 or jhaderlie@larsco.com

Manager

Cody Powell, (801) 798-3545 or cpowell@larsco.com



December 7, 2021

Mr. Johnnie R. Miller
Chief Executive Officer
Utah Counties Indemnity Pool
5397 S. Vine St.
Murray, UT 84107-6757

RE: ACTUARIAL SERVICES ENGAGEMENT LETTER

Dear Mr. Miller:

This letter outlines the scope and terms of our engagement with the Utah Counties Indemnity Pool (UCIP).

SCOPE

BYNAC will prepare an actuarial report that estimates the required reserves as of 12/31/21. The report will estimate the ultimate incurred losses of the prior policy periods by line of coverage for financial statement reporting. In addition, we will prepare an actuarial report prior to renewal that determines the indicated contributions for the upcoming policy period. The contributions indication will include an analysis of property deductible factors.

BYNAC will prepare a member equity calculation in the form of an e-mail with a spreadsheet attachment at UCIP's request. A loss ratio by member analysis in similar format can also be provided at UCIP's request.

FEES

Our fee for the reserve analysis is \$7,000 and the fee for the premium indication is \$7,000. The member equity allocation and loss ratio analyses can be provided for a fee of \$1,000 each. The total proposed fees for all four reports are \$16,000 annually. These fees include an annual meeting to present our findings.

OUTCOME AND CONTINGENCY

Any opinions expressed are based on our actuarial experience and judgment and are limited by our knowledge of the facts at the time. We cannot and do not make promises or guarantees about the outcome of the analysis. In addition, your obligation to pay for services and expenses is not contingent upon the outcome of any matter.

Mr. Johnnie R. Miller
December 7, 2021
Page Two

Thank you for the opportunity to provide services. If these arrangements are acceptable, please sign a copy of this letter in the space provided below and return it to me. If you have any questions, please let me know.

Sincerely,



Mary Jean King, FCAS, CERA, MAAA
Principal and Consulting Actuary

Accepted: Utah County Indemnity Pool

By: _____

Date: _____

County Reinsurance, Limited

Liability Reinsurance Renewal Summary

Reinsurance Structure

Ceding Entity:	Utah Counties Indemnity Pool
Coverage Period:	Inception Date: 1/1/2022
	Expiration Date: 1/1/2023
Ceding Entity's Retention:	\$250,000 per occurrence
	\$250,000 per occurrence (Cyber)
Reinsurance Limit:	Difference between the Ceding Entity's Retention and the limits recorded on the premium matrix
Method:	Expenses outside the limit of liability, but capped at \$1,000,000
	Deductibles outside of the retention
Cyber Aggregates:	\$20M program aggregate excess of \$2M

Premium & Coverage Summary

Total Premium:	\$1,425,299	
General Liability:	\$104,307	<i>*Includes Employee Benefits Liability, if applicable</i>
Public Officials Liability:	\$223,243	<i>*Includes Employment Practices Liability, if applicable</i>
Law Enforcement Liability:	\$540,081	
Auto Liability:	\$417,148	
Cyber Liability:	\$32,335	
Clash Coverage:	\$28,750	
Additional Defense:	\$57,815	
Terrorism Liability:	\$13,426	
Minimum Premiums:	\$8,194	

Certificate Summary

Certificate Version:	Pending
Endorsements:	Schedule of Members and Limits
	Dam Exclusion (1/01/2017)
	Communicable Disease Exclusion (1/1/2021)

Risk Specialists Companies Insurance Agency, Inc.
d/b/a RSCIA in NH, UT & VT
777 SOUTH FIGUEROA STREET
18TH FL
Los Angeles, CA 90017-5814
(213) 689-3500



BINDER OF INSURANCE CONFIRMATION LETTER

December 8, 2021

STEFANIE SALAZAR
ARTHUR J. GALLAGHER & CO. INSURANCE BROKERS OF CAL
18201 VON KARMAN AVENUE SUITE 200
IRVINE, CA 92612

Insured: UTAH COUNTIES INDEMNITY POOL
5397 S VINE STREET
MURRAY, UT 84107-6757

Insurance Carrier: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
175 WATER STREET, NEW YORK, NY, 10038-4969

Policy: GOVERNMENT CRIME POLICY
TAB #: 1401096, SUBMISSION #: 330797011
POLICY #: 02-144-35-44
REPLACEMENT OF POLICY #: 2-915-42-20
POLICY PERIOD: FROM 01/01/2022 TO 01/01/2023

Dear STEFANIE:

On behalf of National Union Fire Insurance Company of Pittsburgh, Pa. (hereinafter "Insurer"), I am pleased to confirm the binding of coverage in accordance with our agreement as set forth below and subject to the conditions set forth herein. Please review said Binder for accuracy and contact the Insurer prior to the effective date of policy coverage of any inaccuracy(ies) found within the issued Binder. If the Insurer does not hear from you prior to the effective date of policy coverage it will be understood that the Binder has been accepted as an accurate description of the agreed upon terms of coverage.

*****IMPORTANT POLICY ISSUANCE VERIFICATION*****

A policy will be issued with the name and address of the Insured exactly as referenced in the "Policy Information" Section of this Binder. If this information is inaccurate, please advise us immediately.

POLICY INFORMATION

INSURED: UTAH COUNTIES INDEMNITY POOL

INSURED'S ADDRESS: 5397 S VINE STREET
MURRAY, UT 84107-6757

TYPE OF POLICY: Government Crime Policy

BASIC FORM: CR0027 (05/06)

INSURANCE COMPANY: National Union Fire Insurance Company of Pittsburgh, Pa.

POLICY NUMBER: 02-144-35-44

EFFECTIVE DATE: 01/01/2022 **EXPIRATION DATE:** 01/01/2023

Single Loss Coverage Forms	Limit of Liability	Single Loss Deductible
Employee Theft-Per Loss Coverage	\$2,500,000	\$250,000
Forgery or Alteration	\$2,500,000	\$250,000
Inside Premises-Theft of Money & Securities	\$2,500,000	\$250,000
Inside Premises-Robbery, Safe Burglary-Other Prop.	\$2,500,000	\$250,000
Outside the Premises	\$2,500,000	\$250,000
Computer Fraud	\$2,500,000	\$250,000
Funds Transfer Fraud	\$2,500,000	\$250,000
Money Orders and Counterfeit Paper Currency	\$2,500,000	\$250,000

Premium	\$28,629
Commission	15.00 %

Total Amount due: \$28,629

Important Conditions of Binder: See Below

ENDORSEMENTS

The following endorsements will be added to the basic policy:

#	Form #	Ed Dt	Title
1	CR0233	08/07	UTAH CHANGES
2	95427	08/07	CRIME ADVANTAGE
3	95417	08/07	ADDITIONAL NAMED INSURED
4	CR2520	08/07	ADD CREDIT, DEBIT OR CHARGE CARD FORGERY
5	CR2519	05/06	ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE FOR GOVERNMENT EMPLOYEES
6	CR2512	08/07	INCLUDE TREASURER OR TAX COLLECTORS AS EMPLOYEES
7	95442	08/07	PRIOR THEFT OR DISHONESTY
8	95419	08/07	BONDED EMPLOYEES EXCLUSION DELETED
9	113024	10/12	INDIRECT OR CONSEQUENTIAL LOSS EXCLUSION
10	113013	10/12	PROTECTED INFORMATION EXCLUSION
11	99758	08/08	NOTICE OF CLAIM (REPORTING BY E-MAIL)

12	CR 20 14	08/07	LOSS PAYABLE
13	119679	09/15	ECONOMIC SANCTIONS ENDORSEMENT
14	134476	07/19	IMPERSONATION FRAUD COVERAGE (ISO COM AND GOV CRIME)
15	140846	05/21	Cyberextortion Exclusion
16	78859	10/01	FORMS INDEX ENDORSEMENT

CONDITIONS OF BINDER

When signed by the Insurer, the coverage described above is in effect from 12:01 AM of the Effective Date listed above to 12:01 AM of the Expiration Date listed above, pursuant to the terms, conditions and exclusions of the policy form listed above, any policy endorsements described above, and any modifications of such terms as described in this Binder section. Unless otherwise indicated, this Binder may be canceled prior to the Effective Date by the Insured, or by the Broker on the behalf of the Insured, by written notice to the Insurer or by the surrender of this Binder stating when thereafter such cancellation shall be effective. Unless otherwise indicated, this Binder may be canceled by the Insurer prior to the Effective Date by sending written notice to the Insured at the address shown above stating when, not less than thirty days thereafter, such cancellation shall be effective. Unless otherwise indicated, this Binder may be canceled by the Insurer or by the Insured on or after the Effective Date in the same manner and upon the same terms and conditions applicable to cancellation of the policy form listed above. Issuance by the Insurer and acceptance by or on the behalf of the Insured of the policy shall render this Binder void except as indicated below.

A condition precedent to coverage afforded by this Binder is that no material change in the risk occurs and no submission is made to the Insurer of a claim or circumstances that might give rise to a claim between the date of this Binder indicated above and the Effective Date.

Please note this Binder contains only a general description of coverages provided. For a detailed description of the terms of a policy you must refer to the policy itself and the endorsements bound herein.

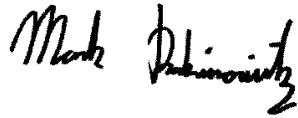
PREMIUM PAYMENT

Our accounting procedures require that payment be remitted within 30 days of the effective date of coverage or 15 days from the billing date, whichever is later.

We appreciate your compliance with this procedure.

We appreciate your business and hope that we can be of further service to you in the future.

Sincerely,



MARK RABINOWITZ
Underwriter
Financial Lines
213-422-7935

If you have any questions regarding this policy, or for any other service needs, please contact our AIG Broker Services:

Monday-Friday 9:00 AM - 6:00 PM Eastern
Telephone: 1-877-TO-SERVE or (877)867-3783
E-mail: TOSERVE@aig.com
Fax: (800) 315-3896

Raising the bar with commitment to quality



December 9, 2021

Stefanie Salazar
Arthur J Gallagher
18201 Von Karman Ave
Ste 200
Irvine, CA 92612-1069

Fidelity / Crime Division

5 Waterside Crossing, Suite 300
Windsor, CT 06095
www.CrimeInsurance.com
860-298-7301
513-412-5199 (Fax)

Re: Utah Counties Indemnity Pool
Excess Commercial Crime Coverage Binder & Invoice Letter

Dear Stefanie,

Thank you for the order! Per your instructions, coverage is bound per the terms and conditions set forth below. **Please consider this letter as our invoice.**

EXCESS COMMERCIAL CRIME COVERAGE

NAMED INSURED: Utah Counties Indemnity Pool

ADDRESS: 5397 S Vine Street
Murray, UT 84107

POLICY NUMBER: XSC E454632 03 00

EFFECTIVE DATES: 12:01 A.M. on **January 1, 2022** to 12:01 A.M. on **January 1, 2023**

ISSUING COMPANY: Great American Insurance Company
A.M. Best Rated "A+" (Superior) Class XV as of August 17, 2018
Standard & Poor's Rated "A+" (Strong) as of March 14, 2019
Admitted in all 50 States & Canada

POLICY FORM: Great American Excess Follow Form Certificate (Ed. 03/15)

LIMIT PROVIDED: \$7,500,000

COVERAGES PROVIDED: Employee Theft (not including Faithful Performance of Duty Coverage)

EXCESS OF: \$2,500,000 Primary Limit / \$250,000 Deductible (Employee Theft only)

TOTAL PREMIUM: \$ 36,616

COMMISSION PAYABLE: 15 % (Commission Payable on Total Premium)

NET PREMIUM DUE: \$ 31,123.60 (Due Within 45 Days of the Effective Date)

FORMS:

SEQ	FORM #	DESCRIPTION
1	790FIC	Great American Insurance Fidelity & Crime Policy Cover
2	SDM683	Important Notice Fidelity Crime Division Claims
3	CXS1001	Excess Follow Form Certificate

SEQ	FORM #	DESCRIPTION
4	CXS1002	Exclude All Sub-Limited Coverage(s)
5	CXS1010	Include Retroactive Date Endorsement No. 2 Retroactive Date 01/01/2019
6	IL7268	In Witness Clause

UNDERLYING COVERAGE SCHEDULE:

Primary Policy

Company: National Union Fire Insurance Company of Pittsburgh, PA.
Single Loss Limit: \$ 2,500,000
Deductible: \$ 250,000
Policy Number: 02-144-35-44
Policy Period: 01/01/2022 - 01/01/2023

SUBJECTIVITIES:

No subjectivities are required. File is current.

PAYMENT OF PREMIUM:

ALL PAYMENTS MUST BE SENT TO GREAT AMERICAN INSURANCE GROUP.

If you are using first class mail:

Great American Insurance Group
3561 Solutions Center
Chicago, IL 60677-3005

If you are using overnight mail:

PNC Bank c/o Great American Insurance Group
Lockbox Number 773561
350 East Devon Avenue
Itasca, IL 60143

Thank you again for the order. Please feel free to contact me with any questions or concerns.

Best Regards,



Michael Marino
Account Manager
860-298-7301
mmarino@GAIG.COM

The foregoing binder for coverage is issued under the condition that there has been no material change in the risk the Company has assumed in issuing the binder. The Insured shall promptly provide to the Company any information of which the Insured becomes aware of that has not previously been disclosed to the Company, and which relates to any proposed Insured's claim history or risk exposure, or which could change the Company's underwriting evaluation of the Insured. In the event that the Insured should fail to disclose this information to the Company prior to the inception date of the Policy, the Company, at its sole discretion, shall have the right to rescind the Policy upon learning of this information.



Payment Processing Center
P.O. Box 26488
Salt Lake City, UT 84126-

(800) 446-2667 or (385) 351-8030
Fax (385) 351-8111
finance@wcf.com

Utah Counties Indemnity Pool
5397 S Vine St
Murray UT 84107

PROPOSAL NUMBER
4032064-1416014

INVOICE PRINTED
11/23/2021

INVOICE NUMBER
X705137

DUE DATE
01/01/2022

DESCRIPTION	AMOUNT
Down Payment	\$1,894,620.00

Payment in the amount of \$1,894,620.00 is due before 01/01/2022.

For billing inquiries, please call our Accounting Department at (385) 351-8030 or toll free at (800) 446-2667 ext. 8030

WCF Insurance is the brand and marketing name for WCF Mutual Insurance Company (NAIC #10033), a Utah insurance corporation, and WCF National Insurance Company (NAIC #40517), domiciled in Utah and licensed in all 50 states and the District of Columbia. WCF Insurance, 100 W. Towne Ridge Parkway, Sandy, Utah, 84070.

638moc. Page 1 of 1

Account Number: 22019
Invoice Number: X705137
Amount Due: \$1,894,620.00
Due Date: 01/01/2022

Payment Options
1. Pay online at wcf.com/payinv/
OR
2. Check is enclosed (\$20 service charge for returned items.)
Detach coupon and return with your remittance to above address.
Make check payable to:
WCF Mutual Insurance Company

5130008000705137002201905511235291894620006



Workers Compensation and Employers Liability Insurance Policy
INSTALLMENT SUMMARY

INSURED:

Utah Counties Indemnity Pool
5397 S Vine St
Murray UT 84107

Company	Proposal No	Estimated Premium	Est. Surcharges & Assessments	Total Due
WCF Mutual Insurance Company	4008989-1416005	\$498.00	\$0.00	\$498.00
WCF Mutual Insurance Company	1147164-1416003	\$86,417.00	\$0.00	\$86,417.00
WCF Mutual Insurance Company	2118987-1416009	\$102,071.00	\$0.00	\$102,071.00
WCF Mutual Insurance Company	1638174-1416007	\$53,119.00	\$0.00	\$53,119.00
WCF Mutual Insurance Company	1637104-1416013	\$63,260.00	\$0.00	\$63,260.00
WCF Mutual Insurance Company	1636916-1416011	\$193,395.00	\$0.00	\$193,395.00
WCF Mutual Insurance Company	1637029-1416017	\$31,605.00	\$0.00	\$31,605.00
WCF Mutual Insurance Company	1637061-1416015	\$46,277.00	\$0.00	\$46,277.00
WCF Mutual Insurance Company	1637032-1416021	\$101,926.00	\$0.00	\$101,926.00
WCF Mutual Insurance Company	1636903-1416019	\$39,033.00	\$0.00	\$39,033.00
WCF Mutual Insurance Company	1637117-1416023	\$36,686.00	\$0.00	\$36,686.00
WCF Mutual Insurance Company	2440767-1416000	\$775.00	\$0.00	\$775.00
WCF Mutual Insurance Company	1637074-1415998	\$11,063.00	\$0.00	\$11,063.00
WCF Mutual Insurance Company	1637133-1416004	\$115,672.00	\$0.00	\$115,672.00
WCF Mutual Insurance Company	1637003-1416002	\$18,771.00	\$0.00	\$18,771.00
WCF Mutual Insurance Company	1637191-1416008	\$89,626.00	\$0.00	\$89,626.00
WCF Mutual Insurance Company	4005014-1416006	\$6,354.00	\$0.00	\$6,354.00
WCF Mutual Insurance Company	1637090-1416012	\$37,530.00	\$0.00	\$37,530.00
WCF Mutual Insurance Company	1809439-1416016	\$57,195.00	\$0.00	\$57,195.00
WCF Mutual Insurance Company	4032064-1416014	\$10,042.00	\$0.00	\$10,042.00
WCF Mutual Insurance Company	2053567-1416020	\$523,739.00	\$0.00	\$523,739.00
WCF Mutual Insurance Company	1636961-1416018	\$23,089.00	\$0.00	\$23,089.00



Workers Compensation and Employers Liability Insurance Policy

INSTALLMENT SUMMARY

WCF Mutual Insurance Company	1637045-1416022	\$27,977.00	\$0.00	\$27,977.00
WCF Mutual Insurance Company	1637247-1415997	\$13,062.00	\$0.00	\$13,062.00
WCF Mutual Insurance Company	4012479-1416001	\$27,410.00	\$0.00	\$27,410.00
WCF Mutual Insurance Company	1637234-1415999	\$178,028.00	\$0.00	\$178,028.00

It is agreed that the total amount of **\$1,894,620.00** will be paid in installments according to the following schedule:

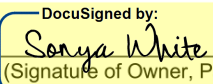
	Due Date	Amount
DOWN PAYMENT	01/01/2022	\$1,894,620.0

Total \$1,894,620.0

Coverage will be in force at 12:01 a.m. on the effective date on page one of this proposal, providing the down payment has been made or a bind order has been received by the effective date.

Estimated premium and all unpaid installments will be adjusted to reflect the final Experience Modification Factor determined by the Rating Bureau(s) upon receipt of that Experience Modification Factor.

Policies cancelled at the insured's request prior to expiration will be subject to short rate cancellation provisions.

Accepted by:  Date: 12/2/2021
(Signature of Owner, Partner, or Corporate Officer)
508F8B0F0BE1465...

Policies cancelled at the insured's request prior to expiration will be subject to short rate cancellation provisions.

UTAH COUNTIES INDEMNITY POOL BOARD MEETING RULES OF ORDER AND PROCEDURE POLICY

SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW

1. The effective date of this policy is April 19, 2018.
2. This policy should be reviewed annually, but not less than every five years by the Board.
3. This policy will also be reviewed any time that changes to laws or rules governing the rules of procedure of board meetings of interlocal agencies are amended or recommendations are made by the UCIP Board Chair, CEO or CFO, which would require review and update to this policy.
4. Failure to review this policy in the frequency stated shall not nullify, void, limit or waive this policy or any action taken under this policy.
5. This policy is considered to be amended at the time any new federal or state law becomes effective which conflicts with this policy, but only to the extent necessary to come into compliance with new law.

SECTION B PURPOSE

1. This policy outlines the Rules of Procedure of meetings of the Board in accordance with U.C.A. §11-13-404(3)(b)(i) and the UCIP Interlocal Agreement.
2. The purpose of having formal written rules of procedure is to assure efficiency and compliance in all meetings conducted by the Board.

SECTION C AUTHORITY

1. The Board has authority to implement this policy under the UCIP Interlocal Agreement and Bylaws.

SECTION D APPLICABILITY AND SCOPE

1. This policy applies to all Meetings of the Board when acting as a Public Body.
2. Meetings of the Board will include Meetings held in person and electronically. Meetings held electronically will also comply with the policies and procedures identified in the Electronic Meeting Policy of the Board.
3. All meetings of the Board will be held in compliance with the Utah Open and Public Meetings Act (OPMA) and any procedure of this policy in conflict with OPMA shall be considered modified to the extent necessary to comply with OPMA.

SECTION E DEFINITIONS

1. Agenda: means the properly noticed list of items for discussion, deliberation or action of a meeting of the Board.
2. Board: the UCIP Board of Directors.
3. Chair: the individual conducting a meeting of the UCIP Board of Directors.
4. CEO: the Chief Executive Officer of the Utah Counties Indemnity Pool.
5. CFO: the Chief Financial Officer of the Utah Counties Indemnity Pool.
6. Clerk: the individual taking the minutes of a meeting of the Board.
7. Meeting: a meeting as defined in OPMA.
8. Public Body: the meaning as defined in OPMA.
9. OPMA: the Utah Open and Public Meetings Act.

SECTION F POLICY STATEMENTS

1. These rules of procedure shall be made available to the public at each meeting of the Board and on the UCIP website.
2. The individual Board member who chairs a meeting of the Board shall assure these rules of procedure are adhered to during the meeting.
3. The Board considers agenda items such as Other Business, Open Forum or Public Comment not to meet the intent of OPMA's requirement for each agenda item to provide "reasonable specificity" of the item to be discussed or acted upon.
4. The Board interprets the Open Public Meetings Act to provide a right to the public to "observe" its meetings and record meetings if done in a non-disruptive manner. The Board does not consider the right to "observe" a meeting to include a right to speak at a meeting. The right to speak, "participate", is provided during a public hearing of the Board. Such right shall be provided for with reasonable limits on time and manner of participating. The right to participate only extends to the public speaking on the issue which the public hearing is convened for. A person speaking to issues not on the agenda of a meeting or hearing will be considered to be disrupting the meeting or hearing.

SECTION G PROCEDURES AND RESPONSIBILITIES

The Board has adopted a code of conduct for its meetings which follows three basic rules of conduct:

1. Courtesy is required at all times;
2. Discussion of other member's motives is never allowed; and
3. No one may speak on a motion a second time until everyone who wishes to do so has spoken once.
4. The Chair of a meeting shall conduct each meeting and hearing in an orderly fashion, and shall limit discussion to items specifically identified on the agenda or public hearing notice. The Chair shall have discretion to remove an individual from a meeting or hearing if the person is disrupting the orderly conduct of the meeting. If the disruptive person is a Board member, the Chair may ask for a vote of the members to remove the Board member from the meeting, which will require a two-thirds vote of the members in attendance at the meeting.

The following rules of procedure shall be used for each meeting of the Board:

5. The Chair of a meeting of the Board shall call the meeting to order at or as soon as practical after the time shown in the notice of each such meeting when a quorum of the Board is present.
6. The roll of members present at each meeting shall be recorded in the minutes. Members present shall vote as to whether to excuse members absent from the meeting. Members absent shall be recorded in the minutes as an excused absence or unexcused absence.
7. The Chair shall conduct the meeting in an orderly, efficient and civil manner, and in accordance with all requirements of OPMA.
8. The Chair shall assure no deliberation or action is taken on an item which was not properly noticed on the agenda with reasonable specificity.
9. The Chair shall open each item on the Agenda for discussion, deliberation and/or action, in the order shown on the properly noticed Agenda, unless the order of the Agenda has been modified by action of the Board. The Board may authorize the Chair to take agenda items out of order.
10. No person attending the Meeting, either in person or through electronic means, shall address the Board until they have been recognized by the Chair. A person recognized shall surrender the floor when asked by the Chair to do so.
11. The Chair shall not unreasonably refuse to recognize a member of the Board when the Board member requests to be recognized for purposes of discussion or making a motion on an item on the Agenda.

12. The Chair shall have discretion to recognize staff, invited guests and the public to provide information or answer questions of the Board on items noticed for action or discussion on the agenda. The Chair shall have discretion to limit time provided to staff, invited guests and the public when they are recognized to speak on an item.
13. A member of the Board who has been recognized by the Chair may make a motion to take action on an item that the Chair has opened for discussion on the Agenda, unless the motion for action is beyond the scope of the properly noticed Agenda item.
14. The Chair shall solicit a second on a motion made by a member of the Board. If no member of the Board seconds the motion, the Chair shall announce the motion failed for lack of a second.
15. If a motion is made and seconded, the Chair shall solicit further discussion of the Board on the motion.
16. A member of the Board seconding a motion may request a friendly amendment to the motion prior to seconding the motion. If the member of the Board who made the motion agrees to the friendly amendment, the Chair shall move forward with the amended motion.
17. A friendly amendment may be made by a member of the Board who is not the maker or second of a motion. The Chair shall confirm the maker and second of a motion are in favor of the friendly amendment before the motion is amended.
18. A motion made and seconded when a motion that has been seconded is pending, shall be voted on prior to the previously pending motion.
19. If a motion fails for lack of a second, or fails upon a vote of the Board, a new motion may be made by any member of Board on the item, once they have been recognized by the Chair.
20. A member of the Board who believes further discussion on a motion is not needed may call the question to have a vote taken on the motion.
21. The Chair shall call for a vote on the motion when satisfied there is no further discussion necessary, or the question has been properly called.
22. The Chair shall call for a vote on a motion by repeating or having the Clerk repeat the motion and asking for all those in favor to signify by specific sign, and all those opposed to signify by specific sign. During an electronic meeting, at the Chair's discretion, a vote may be taken by first asking for all those opposed to signify by specific sign to determine if support is unanimous.
23. If the vote on a motion is not unanimous, the Chair shall conduct a roll call vote to assure the vote of each member of the Board is documented in the minutes of the meeting. A member choosing to abstain from a vote shall specifically state so at the time of the vote.

24. When all business to be conducted on the Agenda has been acted upon, the Chair shall solicit, or a member of the Board may offer, a motion to adjourn the meeting. If a second is made on a motion to adjourn, the Chair shall adjourn the meeting without debate.

SECTION H REVISION HISTORY

1. Original Policy Adoption: June 2014
2. Revised: April 19, 2018
3. Revised: June 21, 2019
4. Revised: June 18, 2021
5. Revised: December 16, 2021

SECTION I APPENDICES

1. There are no appendices to this policy.

UTAH COUNTIES INDEMNITY POOL

PERSONNEL POLICY

PURPOSE

Utah Counties Indemnity Pool (UCIP) is a political subdivision of the State of Utah, governed by the UCIP Board of Directors (Board), operating under the laws of the State of Utah. The Board has adopted this Personnel Policy to identify the rights, privileges, obligations and responsibilities of employment with UCIP and to provide the Board and UCIP management with clear direction in dealing consistently with all employees in the following areas:

- Recruiting, selecting, and advancing employees on the basis of their relative ability, knowledge, and skill levels, including open consideration of qualified applicants for employment;
- Providing equitable and adequate compensation and benefits;
- Training employees as needed to assure high quality performance and to provide the employee with the skills needed to meet the performance standards of their position;
- Retaining employees on the basis of the adequacy of their performance, correcting inadequate performance, and terminating employees whose inadequate performance cannot be corrected in a timely manner, or whose actions are of a type or severity as to require termination without attempting correction;
- Assuring non-discrimination for applicants and employees in all aspects of personnel administration without regard to political affiliation, race, color, national origin, sex, religion, age or disability and with proper regard for their privacy and constitutional rights;
- Providing a formal procedure for processing appeals and grievances of employees without discrimination, coercion, restraint, or reprisal;
- Assuring that all dealings with applicants and employees are conducted in compliance with all State and Federal laws; and
- All other actions dealing with employees to assure that UCIP provides a safe, productive, professional workplace to all employees.

AUTHORITY

The UCIP Board of Directors establishes the policies and procedures that are outlined in this Policy under the authority granted to it under the UCIP Interlocal Agreement. The Board may alter, amend, or supplement these policies and procedures at any time. No individual Director, officer or employee has the authority to waive, alter or make exception to any of these policies unless expressly provided for herein.

SCOPE

These policies and procedures apply to all UCIP employees. ~~No individual Director, officer or employee has the authority to waive, alter or make exception to any of these policies unless expressly provided for herein.~~

SECTION I - GENERAL PROVISIONS

A. **Employee Receipt of Policy**

The Chief Executive Officer shall assure that this Personnel Policy is provided to every employee of the Pool with reasonable training on all requirements, restrictions, limitations and benefits enumerated in this Policy. The Chief Executive Officer shall assure this Policy is reviewed with each employee at hire and annually, and that all training required or indicated in the Policy is provided. Each employee shall be required to sign the Receipt of Personnel Policy provided in Appendix I at the time of such review, and such receipt shall be filed and maintained in the employee's personnel file.

B. **Savings Clause**

If any provision of these policies and procedures, or the application thereof, is found to be in conflict with any State or Federal law or regulation, these policies and procedures shall be considered amended to the extent necessary to comply with such law or regulation.

C. **Protection of Personal Information**

UCIP will take reasonable steps to protect the personal information of its employees and all other persons in its possession in compliance with all applicable State and Federal laws related to the protection of personal identification information and personal health information.

UCIP has signed the Electronic Trading Partner Agreement with the Utah Retirement Systems. As a condition of this Agreement, UCIP has adopted the following policy statement: UCIP will prevent the improper use or disclosure of personal information regarding its employees' status, contributions and/or benefits, or any other personal information arising from enrollment or participation in the Utah Retirement Systems.

D. **Non-Discrimination**

UCIP is an equal opportunity employer. UCIP will comply with Federal and State non-discrimination laws with respect to employment on the basis of ~~race, color, national origin, sex, age, disability, religion or other a~~ protected status under State or Federal law. ~~UCIP will comply with Title VII, the Americans with Disabilities Act, the Age Discrimination in Employment Act, the Equal Pay Act and other applicable laws relating to non-discrimination in employment.~~

Employment at UCIP will be based upon the applicant or employee's relative ability, knowledge, and skill levels, and ability to perform the essential functions of the job.

E. **Nepotism**

UCIP will comply with Utah Code Ann. §52-3-1 to §52-3-4, 1953, as amended regarding the employment of relatives.

If because of marriage, promotion, reorganization or other reason, it appears that a conflict with Utah law or this Policy appears to exist, the Chief Executive Officer, and the Board of Directors shall review the matter.

If it is determined that a conflict exists, resignation or reassignment of one of the relatives may be required.

F. **Employment Classifications**

UCIP employment classifications are generally designated as either full-time or part-time positions. Each job description shall state whether the position is a full-time, part-time, or temporary position and if it is an exempt or non-exempt position for purposes of the Fair Labor Standards Act (FLSA).

An employee's classification determines the level of discretionary benefits for which the employee is eligible.

1. Full-Time Positions. Employees, who work thirty (30) or more hours per week in a permanent position (1560 hours or more annually), are full-time employees.
2. Part-Time Positions: Employees who work less than thirty (30) hours per week on a continuous or recurring basis (1559 hours or less annually) are part-time employees.
3. Temporary Positions: Employees hired on a project basis. Any single project may not exceed 40 hours of work per week during a period not to exceed 30 days.

All new and rehired employees will work on an introductory basis for the first 90 calendar days after their date of hire or rehire. The introductory period is intended to give new or returning employees the opportunity to demonstrate their ability to achieve a satisfactory level of performance and to determine whether the new position meets their expectations. UCIP management will use this period to evaluate employee capabilities, work habits, and overall performance. Either the employee or UCIP may end the employment relationship at will at any time during the introductory period, with or without cause or advance notice.

G. **Fair Labor Standards Act (FLSA)**

UCIP will comply with all applicable provisions of the FLSA. All position descriptions will identify the position classification as exempt or non-exempt according to FLSA definitions.

H. Family Medical Leave Act (FMLA)

As a small employer, UCIP is exempt from the provisions of the FMLA.

I. Payroll Procedures

Paydays will be twice a month, on the fifteenth and the last day of the month. If a payday falls on a Saturday, Sunday, or ~~legal~~ UCIP Holiday, UCIP will pay wages earned during the pay period on the day preceding the Saturday, Sunday, or ~~legal~~ UCIP Holiday.

J. Reimbursement of UCIP Business Expenses

UCIP will pay or reimburse employees for expenses associated with authorized UCIP business in accordance with UCIP Business Expense and Reimbursement Policy adopted by the Board of Directors. The rates or amounts paid or reimbursed will be determined from time to time by the UCIP Board of Directors and documented in the Expense Reimbursement Policy.

K. UCIP Business Credit Cards

The UCIP Board of Directors has approved the issuance of UCIP Business Credit Cards to the Chief Executive Officer and Chief Financial Officer, who regularly incur business expenses as part of their duties. UCIP Business Credit Cards are for use of authorized business travel expenses and other authorized business expenses. Employees using UCIP Business Credit Cards must submit documentation of the charges in the form of written receipts to the Chief Financial Officer on a monthly basis. Each receipt should include documentation of the business purpose of the expense. All UCIP Business Credit Card transactions will be reviewed and approved by the UCIP Board of Directors. An employee will reimburse UCIP for any expenses not approved by the UCIP Board of Directors as legitimate business expenses in the accordance with the UCIP Business Expense and Reimbursement Policy. Such expenses that are not reimbursed to UCIP within 30 days of notice to the employee by the Board may be deducted from the employees pay at the discretion of the Audit Committee Chair.

L. Outside Employment

No UCIP employees may engage in any outside employment (including self-employment) or activity that, in the opinion of the Chief Executive Officer, might impair the performance of their duties or is detrimental to UCIP member service. Employees must notify the Chief Executive Officer in writing of outside employment prior to engaging in such employment, or at any time that the terms of outside employment changes.

M. Work Hours

All full-time employees are expected to work their assigned schedule. Work hours for part-time employees will be determined by the employee's supervisor.

1. Hours of office operation are weekdays from 8:00 a.m. until 4:30 p.m. ~~After Memorial Day and prior to Labor Day of each year, the Chief Executive Officer may implement at their discretion a “summer flex hours” program. A flex hour program shall not exceed a program of employees working 10 hours a day for four days a week, and in no case shall a flex hour program create the need for payment of overtime to any employee. The Chief Executive Officer may make changes to the flex hour program at any time at their sole discretion.~~ Each employees work hours shall be assigned by the Chief Executive Officer.
2. Each employee will be allowed a thirty minute lunch period. An employee's lunch time may exceed thirty minutes as authorized by the Chief Executive Officer. Employees are expected to coordinate with other employees and their supervisors to assure the office is appropriately staffed for receiving guests and phone calls throughout the work day. Employees are normally expected to be present during all other work hours unless special arrangements are made with the Chief Executive Officer from time to time for cause.
3. Generally, employees are not allowed to skip their lunch break to leave work early.

N. **Absence Without Leave**

No employee may be absent from duty without permission. All employees should notify their supervisor, the Chief Financial Officer, or the Chief Executive Officer prior to an absence. In emergency situations where prior notification is not possible, the employee should provide notification as soon as possible.

If a pattern (two or more) of unexplained or unexcused absences develops, employees may be subject to a discipline, up to and including termination.

O. **Terminating Employment**

An employee's employment with UCIP may terminate in the following ways:

1. **Resignation.** Employees may resign at any time. However, as a courtesy, UCIP requests that employees give a minimum two weeks written notice so that UCIP has time to prepare final paperwork and arrange to assure minimal disruption to member service. Any earned and or accrued Vacation and Sick leave will be paid ~~at the time of resignation~~ in accordance with ~~Vacation and Sick leave policies and procedures of this~~ the Discretionary Benefits Policy;
2. **De-facto Resignation.** Employees who are absent from work for three consecutive days and are capable of providing notice to their supervisor, but fail to do so, are considered to have voluntarily resigned; or

3. **Involuntary Termination.** UCIP may terminate an employee's employment at any time.

Any employee who is terminated through de-facto resignation or involuntary termination shall be provided ~~access the ability to file a grievance in accordance with to~~ the Grievance and Appeal Process ~~Policy in accordance with this policy~~.

P. **Termination Pay**

Employees whose ~~se employment with leave~~ UCIP ~~service is terminated for any reason~~ will be paid the wages due them at the next regularly scheduled payday, ~~after their final workday as determined by the Chief Executive Officer. Dental, Health and Vision Benefits will terminate effective the last day of the month of the employees termination.~~ UCIP will pay earned and accrued Vacation and Sick leave due the employee ~~in accordance with the Discretionary Benefits Policy based on the Vacation and Sick leave policies and procedures of this Policy in effect at the time of termination.~~ To allow for an audit of accrued Vacation and Sick leave and any other compensation and/or deductions provided for under UCIP Policies, final payment due the employee, if any, ~~which will also be paid at the next regularly scheduled payday~~ following the payday on which wages due were paid.

SECTION II - COMPENSATION

All compensation provided to UCIP employees will be determined or approved by the UCIP Board of Directors. The UCIP Board may alter, amend, or supplement these policies and procedures at any time to the extent allowed by law.

A. **Wages**

It is the intent of UCIP to provide its employees with wages competitive with other similar employers in the Salt Lake County area and with other similar governmental risk pools. Employee wages will be determined by the UCIP Board of Directors and may be set based on analysis of wages for similar employers in the Salt Lake County area, similar governmental risk pool employers and in consideration of other benefits provided to similar employees to recognize the value of each employee's total compensation package.

B. **Auto Allowances**

The UCIP Board of Directors has approved an Auto Allowance at a rate identified below to be paid to specific employees that regularly use their personal vehicle for travel for authorized UCIP business. The Auto Allowance is considered income for purposes of taxable income and will be reported by UCIP as taxable income paid to the employee.

Auto Allowance is approved for the Chief Executive Officer at a rate of \$750 per month.

C. **Cost of Living Adjustment (COLA)**

Adjustments to wages related to cost of living are recommended by the Chief Executive Officer, and approved at the sole discretion of the UCIP Board of Directors.

1. Employee salaries may be adjusted annually to protect them from inflation of the local economy. COLA will be paid only if funds are available in the budget, and at the sole discretion of the Board of Directors.
2. The UCIP Board of Directors may consider in part the percentage increase (if any) of the U.S. Department of Labor, Consumer Price Index ~~for the Western Region as reported in October of each year~~, when considering any COLA type wage adjustment.

D. **Market or Merit Wage Increases Adjustment**

Market adjustments to wages may be made in consideration of current market wages.

Merit adjustments to wages may be ~~recommended by the Chief Executive Officer and may be approved at the sole discretion of the UCIP Board of Directors~~made in consideration of individual employee performance.

~~Merit wage increases for employees may be considered on the basis of individual performance and performance of UCIP as an organization.~~

Market or Merit-merit wage ~~increases adjustments~~ may only be granted upon recommendation of the Chief Executive Officer and approval of the Board of Directors.

The effective date of any market or merit ~~increase adjustment~~ shall be the first pay period of the calendar year, unless otherwise authorized by the Board of Directors.

E. **Bonuses**

It is the policy of the UCIP Board of Directors not to provide bonuses to its employees.

F. **Director/Employee Award**

Director/Employee awards may be recommended by the Chief Executive Officer in appreciation of efforts on behalf of UCIP. All awards shall be approved by, and at the sole discretion of, the UCIP Board of Directors. The value of director/employee awards may not exceed \$250 per employee annually.

SECTION III - DISCRETIONARY BENEFITS

The UCIP Board of Directors may add, alter or eliminate discretionary benefits at its discretion.

UCIP provides a variety of benefits to eligible employees dependent on their employee classification. Full-time employees are eligible for all discretionary benefits described in this Section, unless specifically excluded. Part-time employees are eligible for discretionary benefits as described throughout this Section to the extent identified. Temporary employees are not eligible for any discretionary benefits unless required by law.

A. Retirement

1. In order to help its full-time and part-time employees plan and prepare for retirement, UCIP participates in the Local Government Public Employees' Noncontributory Retirement System administered by the Utah Retirement Systems (URS), as set forth in Utah Code Ann. §49-13-101 et. seq., 1953 as amended. UCIP contributions to the URS Local Government Public Employees' Noncontributory Retirement System are made in addition to, and not deducted from, eligible employee's regular pay. Eligibility of part time employees will be determined by the rules of the URS plans.
2. UCIP will provide matching contributions to the URS 401(k) Plan, the URS 457(b) Plan and/or the Nationwide 457(b) Plan. Employees who contribute into individual retirement accounts through payroll deduction will receive matching contributions from UCIP. All matching contributions will be deposited into the URS 401(k) Plan, the URS 457(b) Plan, and/or the Nationwide 457(b) Plan at the employee's discretion. The total UCIP matching contributions shall not exceed five percent of the employee's eligible payroll. Employees will be allowed to have additional amounts deducted from their regular pay to contribute to these plans, based on the policies of each plan.

B. Medical, Life and Disability Group Insurance

UCIP will provide the following life and health benefits to full-time employees and to part-time employees as described:

1. Health Insurance

For the UCIP sponsored group Health insurance coverage, UCIP pays 90% of the monthly premiums for single, double or family coverage for all full-time employees. UCIP pays 45% of the monthly premiums for single, double or family coverage for part-time employees scheduled to work 1,040 or more hours annually. UCIP does not pay any portion of the premiums for part-time employees scheduled to work less than 1,040 hours annually. The employee is responsible for any portion of monthly premiums not paid by UCIP, and may use pre-tax payroll deduction to meet that responsibility. The employee is responsible for all deductibles and co-payments.

2. **Dental Insurance**

For the UCIP sponsored group Dental insurance coverage, UCIP pays 90% of the monthly premiums for single, double or family coverage for all full-time employees. UCIP pays 45% of the monthly premiums for single, double or family coverage for part-time employees scheduled to work 1,040 or more hours annually. UCIP does not pay any portion of the premiums for part-time employees scheduled to work less than 1,040 hours annually. The employee is responsible for any portion of monthly premiums not paid by UCIP, and may use pre-tax payroll deduction to meet that responsibility. The employee is responsible for all deductibles and co-payments.

3. **Vision Insurance**

For the UCIP sponsored group Vision insurance coverage, UCIP pays 90% of the monthly premiums for single, double or family coverage for all full-time employees. UCIP pays 45% of the monthly premiums for single, double or family coverage for part-time employees scheduled to work 1,040 or more hours annually. UCIP does not pay any portion of the premiums for part-time employees scheduled to work less than 1,040 hours annually. The employee is responsible for any portion of monthly premiums not paid by UCIP, and may use pre-tax payroll deduction to meet that responsibility. The employee is responsible for all deductibles and co-payments.

4. **Group Term Life**

The UCIP sponsored Group Term Life coverage is available to full-time employees only. UCIP pays 100% of the monthly premiums for \$50,000 coverage for the employee and 100% of the monthly premium for \$10,000 coverage for the employee's spouse and eligible dependents.

5. **Long Term Disability** (covers employees only)

For the UCIP sponsored group Long Term Disability coverage, UCIP utilizes the Public Employees' Long Term Disability Fund to provide a benefit for lost wage replacement for employees in the event of a long term disability. UCIP pays 100% of contributions to the Fund created under the Public Employees' Long Term Disability Act, Utah Code Ann. §49-21-101 et. seq. 1953 as amended (the Act).

The cost of optional coverage and amounts above the basic package are the responsibility of the employee.

Medical, life and disability group benefits are provided to promote the health and wellbeing of UCIP employees which also benefits UCIP by making its employees more productive. Employees who opt out of any medical, life or disability benefit will not receive compensation in lieu of the benefit.

Early retirees are employees who have worked for UCIP ten years or more, who have retired from UCIP and who are under the age of 65. Early retirees may elect to pay UCIP the full monthly rate for early retiree Dental, Health and Vision benefits as provided for by UCIP's Health Insurance provider. An early retiree who worked less than 20 years prior to retirement may continue these benefits for no more than five years or until age 65, whichever comes first. An early retiree who worked more than 20 years prior to retirement may continue these benefits for no more than ten years or until age 65, whichever comes first. Payment to UCIP is due at the first of each month. If payment is more than ten days late this early retiree benefit terminates and the early retiree is no longer eligible for this benefit.

C. Health Reimbursement Arrangement

The UCIP Board of Trustees has adopted a Health Reimbursement Arrangement (HRA) in accordance with Internal Revenue Service Rules.

1. For each calendar month a full-time employee scheduled to work 1040 or more hours annually has worked, UCIP will contribute into a Health Reimbursement Arrangement (HRA), as allowed by the Internal Revenue Service (IRS), \$50 up to a maximum of \$600 per year.
2. For each calendar month a part-time employee scheduled to work less than 1040 annually has worked, UCIP will contribute into a Health Reimbursement Arrangement (HRA), as allowed by the Internal Revenue Service (IRS), \$25 up to a maximum of \$300 per year.
3. Unused amounts in the HRA at the end of the calendar year can be carried forward for reimbursement in later years.
4. Employees may request to be reimbursed the cost of a qualified medical expense, as defined in Section 213(d) of the IRS Code. The qualified medical expense must have been incurred on or after the date an employee is enrolled in the HRA program and prior to the employee's termination from employment.
5. Employees terminated from employment must submit a valid reimbursement request within 60 days of the date of termination from employment.

D. Holidays

UCIP will provide the following paid Holidays to full-time employees only.

The first workday of January – New Year's Day

The third Monday of January – Martin Luther King Day

The third Monday of February – Presidents' Day

The last Monday of May – Memorial Day

The 4th of July – Independence Day

The 24th of July – Pioneer Day

The first Monday of September – Labor Day

The second Monday of October – Columbus Day

The fourth Thursday and Friday of November – Thanksgiving Day

The 24th of December – Christmas ~~Day~~Eve

~~and The~~ 25th of December – Christmas Day

When a paid Holiday falls on a Saturday, the paid Holiday will be observed on the Friday preceding the Holiday. When a paid Holiday falls on Sunday, the paid Holiday will be observed on the Monday following.

If the observed Holiday falls on another Holiday the CEO will determine the day that the Holiday will be observed.

Should a paid Holiday occur while an employee is on Vacation, the employee will not be charged with Vacation on the day of the paid Holiday.

To be eligible for Holiday pay an employee must work the regular scheduled day prior to the Holiday, or the first regular scheduled day after the Holiday, or be on an authorized paid leave using Vacation pay, Sick leave pay, FMLA or USERRA.

If the Chief Executive Officer requests an employee to work on a scheduled paid Holiday the employee may ~~choose to be paid at time and one-half for the hours worked on the paid Holiday, or use the day~~ use the day as a floating Holiday to be used prior to the end of the calendar year.

E. **Vacation**

Vacation leave is provided to allow employees a break from their work duties to rest and reinvigorate. UCIP may require employees in fraud sensitive positions to take a minimum number of days of Vacation per year. It is UCIP's intent to incent employees to use Vacation leave in the year it is earned. A policy to carry over Vacation leave is provided to allow employees to plan for extended Vacations, and is not meant as a means for employees to "bank" significant Vacation leave. It is also UCIP's intent to incent employees to use Vacation leave in blocks of several days, rather than a day or two at a time. UCIP will provide paid Vacation to employees according to the following:

1. Full-time employees with less than five years of service earn Vacation leave at the rate of four hours of Vacation leave for every full pay period worked, not to exceed 96 hours per calendar year. Full-time employees with more than five but less than ten years of service earn five hours of Vacation for

every full pay period worked, not to exceed 120 hours per calendar year. Full-time employees with ten years of service and over earn 6.68 hours of Vacation for every full pay period worked, not to exceed 160 hours per calendar year.

2. Part-time employees scheduled to work less than 1,040 hours annually earn Vacation leave and are limited by the calendar year maximum at one-half the rate of a full-time employee.
3. Vacation leave may be advanced to employees with the approval of the Chief Executive Officer. Advanced Vacation leave requests totaling more than five days must be submitted to the UCIP Board of Directors for approval. Advanced Vacation leave not earned prior to a termination will be deducted from the employee's final pay check.
4. At the discretion of the Chief Executive Officer an employee may be allowed to be paid out all or part of their earned Vacation leave, at the current rate of pay.
5. Vacation hours may be carried forward to succeeding years. However, no more than 360 hours may be carried forward to succeeding years. All accumulated Vacation leave in excess of 360 hours at the end of the calendar year will be paid to the employee at the current rate of pay at the last pay period at the end of the calendar year.
6. Vacation leave may be used in increments of no less than one half ($\frac{1}{2}$) hour.
7. Employees may generally use their Vacation leave anytime; however, to assure quality of member service, all Vacation leave must be approved in advance by the employee's supervisor. To allow adequate time for the supervisor to consider requests for Vacation leave, employees are encouraged to request Vacation leave as far in advance as possible, but generally, not less than one week in advance of the beginning of the Vacation period. If an employee feels their supervisor's denial of Vacation leave is unreasonable, they may ask for a review of the request for Vacation leave by the Chief Executive Officer.
8. Legal Holidays occurring while an employee is on Vacation leave are not deducted from an employee's accrued Vacation leave.
9. Unless required by law, employees do not earn Vacation leave while on an unpaid leave of absence unrelated to an injury or illness, when a period of an employee's own illness or injury exceeds 45 days, or when temporary total disability, due to a work related injury, exceeds 45 days.
10. Vacation hours may not be used for a work related injury or illness covered by workers compensation benefits.

F. Sick Leave

UCIP will provide compensated Sick leave to full-time and part-time employees who cannot perform their normal duties as a result of non-work related illness, injury or physicians visits related to non-work related illness or injury. Employees are encouraged to build up Sick leave so that days are available for serious illness. Employees who regularly use up Sick leave will be counseled regarding the difficulties such a practice may create. Sick leave is considered a privilege and employees should use it responsibly. Intentional misuse of Sick leave may be grounds for discipline, up to and including termination.

1. Full-time employees earn Sick leave at a rate of four hours of leave for every full pay period worked, not to exceed 96 hours per calendar year.
2. Part-time employees scheduled to work 1,040 or more hours annually earn Sick leave at one-half the rate and are limited by the calendar year maximum of a full-time employee.
3. Sick leave hours may be carried forward to succeeding years. However, no more than 600 hours may be carried forward to succeeding years. All accumulated Sick leave above 600 hours at the end of the calendar year will be converted to Vacation leave, at the end of the calendar year, at the rate of eight hours earned Sick leave equals four hours Vacation leave.
4. An employee may not be allowed to be paid out all or part of their earned Sick leave, except at termination as described in this section.
5. The Sick leave hours earned by employees who leave UCIP service for any reason other than De-facto Resignation or Involuntary Resignation, as described in this Policy, will be converted to Vacation leave at the rate of eight hours earned Sick leave equals four hours Vacation leave and paid out as Vacation leave at the next regularly scheduled payday.
6. Sick leave may not be converted to Vacation leave for purposes other than at termination or carrying over the maximum Sick leave hours at year end as described in this section.
7. Employees may take Sick leave for personal illness or to care for Sick family members (spouse, child, other dependent or parent).
8. Employees taking Sick leave should provide notice at least one hour prior to beginning of shift in order to minimize disruption to the workplace.
9. Use of Vacation leave for absence from work due to an employee's own illness or injury will only be allowed when the employee has exhausted all earned and accrued Sick leave.

10. After exhausting all accrued Sick and Vacation leave, the employee may be considered to be on an unpaid leave of absence at the discretion of the Chief Executive Officer.
11. Sick leave may be taken in increments no less than one half (½) hour.
12. Legal Holidays occurring while a full-time employee is ill will not be deducted from an employee's earned or accrued Sick leave.
13. Unless required by law, employees do not earn Sick leave while on an unpaid leave of absence, when a period of an employee's own illness or injury exceeds 45 days, or when temporary total disability, due to a work related injury, exceeds 45 days.
14. After three (3) consecutive days of Sick leave the Chief Executive Officer may require an employee to provide a doctor's certificate with respect to any Sick leave taken. If such certificate is not provided, the employee's absence may be considered absence without leave at the discretion of the Chief Executive Officer.
15. After three (3) consecutive days of Sick leave the Chief Executive Officer may require an employee to provide a doctor's certificate with respect to the employee's ability to return to work, prior to the employee returning to work.
16. Sick leave may not be used for a work related injury or illness with the exception of the first three days of a short term disability if those days are not covered by workers compensation benefits.

G. Bereavement Leave

UCIP will grant bereavement leave to employees who suffer the death of a member of the immediate family, or a close relative. It is the intent of UCIP to be considerate of an employee's special needs and to be supportive at the time of the death of a loved one.

Accordingly, UCIP will provide the employee with paid time off from work to attend the funeral and to fulfill other responsibilities before the funeral without charge to the employee's earned or accrued Sick or Vacation leave.

If an employee suffers the death of a close relative, and requests time off from work during the period of bereavement, the Chief Executive Officer may approve the request based on the following:

1. The necessity and appropriateness of the time off. The employee should be attending the funeral and/or have certain responsibilities to fulfill before the funeral.
2. The amount of time off:

- a. If the deceased was a ~~member of the dependent of an~~ employee's ~~immediate family (spouse, child or child of a spouse, parent or parent of a spouse, sibling or sibling of a spouse, brother or sister in-law, grandparents, and grandchild or grandchild of a spouse)~~, the employee may have paid time off up to five (5) days at ~~any time between the death and the day of the funeral.~~ the discretion of the CEO.
 - b. For other close relatives ~~(aunt, uncle, niece, or nephew of either the employee or spouse)~~ the employee may have paid time off for the day of the funeral.
3. The pay for bereavement leave will be based on the employee's current rate of pay and the number of hours in the employee's normal work week. Employees may request additional days off and use accrued Vacation or leave without pay, as approved by the Chief Executive Officer.
 4. In the event of the death of a member of the immediate family while an employee is on Vacation, Vacation hours will not be charged by the amount of time normally authorized as outlined above.

H. **Jury Duty**

Every employee will be granted an unpaid leave of absence when subpoenaed or ordered to appear as a juror or witness by the Federal Government, State of Utah, or political subdivision thereof. If the employee turns over the juror or witness fee to UCIP along with a copy of the subpoena, UCIP will pay the employee's regular compensation during the period of jury service. Travel time to or from juror or witness duty is also considered an approved absence, but UCIP will not pay any overtime regardless of the amount of jury service time and jury travel time. UCIP will not pay for jury duty related mileage regardless of whether the subpoena requires travel during work hours.

I. **Education Assistance**

UCIP employees are encouraged to seek further education to perform their jobs more effectively and to enhance their professional development. UCIP may subsidize the education expenses of employees under specified circumstances. Education assistance is subject to availability of funds in the budget year education assistance is requested, and applies only to full-time employees.

1. **Program Eligibility.** The education program must provide a benefit to UCIP by directly relating to the work the employee currently performs or will be required to perform. Eligibility of the education program will be determined by, and must be approved by, the Chief Executive Officer.

2. **Reimbursement.** Education assistance shall not exceed \$500 in any one year. Tuition costs shall not be carried into the next budget year for reimbursement.
3. **Procedures.**
 - a. Employees are encouraged to attend classes and study during non-working hours. In the alternative, the Chief Executive Officer may flex an employee's work schedule to allow the employee to attend classes and study for exams.
 - b. To receive education assistance, an employee must receive approval from the Chief Executive Officer prior to commencement of the class. Employees are encouraged to discuss education assistance well in advance of the commencement of classes, to allow the expense to be appropriately budgeted.
 - c. To be reimbursed, the employee must complete the approved class with a final grade of "C" or better. If the course is only offered on a pass/fail basis, the employee must receive a passing grade.
 - d. The employee must submit proof of a satisfactory grade and proof of tuition payment to the Chief Executive Officer prior to reimbursement.
4. **Required Classes.** If UCIP requires an employee to attend an education program or class, UCIP shall pay the full cost of the program or class.

SECTION IV - STANDARDS OF CONDUCT

UCIP expects its employees to conduct themselves diligently, professionally and honorably in their assignments on behalf of the public. Employees should:

1. Work diligently on their assigned duties during their assigned work schedules.
2. Make prudent use of UCIP funds, equipment, buildings, supplies, and time.
3. Work courteously with coworkers and the public.
4. Observe work place rules of conduct and safety.
5. Meet the standards of their individual job descriptions.
6. Report and correct circumstances that prevent employees from performing their jobs effectively or completing their assigned tasks.

A. Employee Discipline

Employees who violate UCIP policies and procedures are subject to discipline. Discipline may include, but is not limited to, verbal warning, reprimand, probation, reassignment, transfer, suspension, reduced pay, demotion, termination or any other action deemed appropriate by the Chief Executive Officer. Grounds for discipline may include, but are not limited to:

1. Inefficiency;
2. Incompetence;
3. Failure to maintain skills;
4. Inadequate performance levels;
5. Neglect of duty;
6. Misconduct;
7. Inability to work in harmony with coworkers and member representatives;
8. Rudeness to a member representative or the public;
9. Disobedience of a reasonable order of a supervisor;
10. Dishonesty;
11. Insubordination;

12. Misappropriation or damage to Pool funds or property;
13. Misuse of UCIP funds or property;
14. Tardiness;
15. Unapproved absences;
16. Any act inimical to public service; and/or
17. Felony convictions and other violations of State and Federal law.

This list is not exhaustive and is set forth as a guideline. This list should **not** be construed as preventing or limiting UCIP from taking disciplinary action, including termination, in circumstances where UCIP deems such action to be appropriate, regardless of whether UCIP has specifically identified a written rule or policy. Similarly, employees may be disciplined for violations of UCIP policy found in other Sections of this Policy, violations of State or Federal law, or violations of relevant policies, rules or laws promulgated elsewhere.

B. Drug Free Workplace

The purpose of this Policy is to ~~implement the Federal Drug Free Workplace Act of 1988, providing~~ provide for a safe and productive work environment that is free from impaired performance caused by employee use or abuse of controlled substances, medication, and/or alcohol. This Policy establishes procedures for controlling drug or alcohol use or abuse in the workplace and applies to all employees.

1. Responsibility of Employees
 - a. No employee shall unlawfully manufacture, dispense, possess, use, or distribute any controlled substance, medication, or alcohol.
 - b. Any employee convicted under a State or Federal law regulating controlled substances shall notify his or her supervisor within five (5) days after the conviction.
 - c. No employee shall consume alcohol immediately before work, during work hours while at work, during breaks, or during lunch. No employee shall be impaired by alcohol, illegal drugs, or medication during work hours. No employee shall represent UCIP in an official capacity while impaired by alcohol, illegal drugs, or medication.
 - d. If an employee is using medication that may impair performance of duties, the employee shall report that fact to his or her supervisor.

- (i) No employee using medication that may impair performance shall operate a motor vehicle on behalf of UCIP.

2. Reasonable Suspicion Testing

- a. Any employee who has reason to believe that the performance of another employee is impaired by alcohol, illegal drugs, or medication shall notify the impaired employee's supervisor. If at any time a supervisor concludes that there is reasonable suspicion that an employee is impaired by alcohol, illegal drugs or medication, the supervisor ~~shall~~may require the employee suspected of being under the influence of alcohol and/or drugs to submit to a chemical test of their bodily fluids. Refusal to submit to a test shall be deemed a violation of this Policy subject to disciplinary action, up to and including termination.

The cost of the test shall be paid by UCIP.

3. Corrective Action

- a. The Chief Executive Officer or the supervisor of an employee, whose performance is impaired by alcohol, illegal drugs, or medication, shall take corrective action, which may include discipline.
- b. Upon taking corrective action, the Chief Executive Officer shall prepare a written report stating the reasons for the action.
- c. An employee impaired by illegal drugs or alcohol during work hours shall be relieved from duty and shall be charged earned or accrued Vacation leave for the absence.
- d. An employee impaired by medication during work hours may be relieved from duty and shall be charged earned or accrued Sick leave for the absence.
- e. The Chief Executive Officer may change an employee's assignment while the employee is using medication, if the employee is impaired by the medication.

C. Discrimination, Harassment or Retaliation ~~Discrimination/Harassment~~ Based on Protected Status

UCIP believes that a workplace free from hostile, intimidating, or offensive behavior is the most productive workplace. Employees should use courtesy and professionalism when interacting with coworkers, member representatives and others they come in contact with as part of their UCIP duties. Employees who discriminate or harass others based upon their race, color, religion, gender, national

origin, age, disability or other protected status create liability for UCIP and are subject to discipline, up to and including termination. All employees should work together in a professional manner with courteous, mutual respect.

Discrimination, harassment or retaliation ~~Discrimination or Harassment~~ based on race, color, religion, gender, national origin, age, disability or other protected status encompasses a wide range of behaviors, including racially based derogatory comments, taunting, or treatment. Examples of protected status harassment may include, but are not limited to, the following:

1. Slurs or put-downs based on race, color, religion, gender, national origin, age or disability.
2. Materials such as cartoons or e-mails making fun based on race, color, religion, gender, national origin, age or disability.

Liability related to gender based discrimination often referred to as sexual harassment is a significant concern for UCIP. Sexual harassment has been defined by the courts as “unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature and constitute sexual harassment when: 1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual’s employment; 2) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual; or 3) such conduct has the purpose or effect of unreasonably interfering with an individual’s work performance or creating an intimidating, hostile, or offensive working environment”.

All employees are responsible for ensuring that the workplace is free from all forms of sexual harassment. Sexual harassment encompasses a wide range of behaviors, including sexual attention, sexual advances, requests for sexual favors, and other verbal, visual, or physical conduct of a sexual nature. Examples of sexual harassment may include, but are not limited to the following:

- a. Implying or threatening adverse employment action if sexual favors are not granted;
- b. Promising preferential treatment in return for sexual favors;
- c. Subtle pressure for sexual activity;
- d. Inappropriate touching of any individual, including but not limited to petting, pinching, hugging, or repeated brushing against another individual’s body;
- e. Offensive remarks, including unwelcome comments about appearance, obscene jokes, or other inappropriate use of sexually explicit or offensive language;
- f. The display of sexually suggestive objects or pictures;

- g. Disparaging remarks about a person's gender;
- h. Spreading stories about a person's sexual conduct;
- i. Asking questions about a person's sexual activity;
- j. Physical aggression such as pinching or patting;
- k. Verbal sexual abuse disguised as humor;
- l. Obscene gestures;
- m. Horseplay or bantering of a sexual or off-color nature;
- n. Other actions of a sexual nature that affect the terms and conditions of a person's employment; and
- o. Conduct or comments consistently targeted at only one gender, even if the content is not sexual.

As with other forms of discrimination, harassment or retaliation~~discrimination and harassment~~, UCIP considers prompt reporting of sexual harassment to be a condition of employment. If an employee believes they have experienced or witnessed sexual harassment, they must immediately report their concern in the same manner as reporting any other form of discrimination or harassment.

UCIP considers prompt reporting of discrimination, ~~or harassment~~ or retaliation to be a condition of employment. If an employee believes they have experienced or witnessed discrimination, harassment or retaliation ~~discrimination or harassment~~ based on race, color, religion, national origin, age, disability or other protected status, they must immediately report their concern to the Chief Executive Officer. If the Chief Executive Officer is the subject of a report of discrimination, harassment or retaliation~~discrimination or harassment~~, the employee may report to the Chief Financial Officer, who shall immediately forward the report to the Board Director serving as the Chair of the UCIP Personnel Committee.

UCIP will investigate allegations of protected status discrimination, harassment or retaliation ~~discrimination or harassment~~ and will take appropriate action against any person found to have violated this Policy. Individuals who engage in protected status discrimination, harassment or retaliation ~~discrimination or harassment~~ are subject to discipline, up to and including termination.

UCIP will not retaliate against any person who reports discrimination, harassment or retaliation~~discrimination or harassment~~. Employees who retaliate against any person who reports discrimination, harassment or retaliation ~~discrimination or harassment~~ shall be subject to discipline, up to and including termination.

If the investigation of a report of discrimination, harassment or retaliation ~~discrimination or harassment~~ finds the report to be false and made maliciously, the

person making such claim may be subject to discipline, up to and including termination.

D. **Computer and E-Mail Usage**

UCIP recognizes that excessive personal use of UCIP owned computers during work hours can affect productivity and may be perceived as an inappropriate use of public funds. UCIP reserves the right to monitor computer usage, files stored on UCIP computers and Internet usage.

For purposes of this Policy, “files” means all documents, programs, e-mail, and Internet locations that are created, accessed, stored, or temporarily located on a UCIP computer.

1. **Personal Use.** Employees may use assigned computers for limited personal purposes. This approval is similar to the occasional personal use of telephones during breaks. Excessive use of the computer for personal reasons is not allowed.
2. **Inappropriate Usage.** Employees are not allowed to use a computer for self-employment, or outside employment purposes. Entering or maintaining information on a UCIP computer that is in violation of UCIP’s policies and procedures, or that violates State or Federal law, is prohibited.
3. **Privacy.** All files created, accessed, or stored on a UCIP computer are considered UCIP property. Employees shall be advised that there is no right to privacy when using a UCIP computer. All usernames, passwords, personal identification numbers or any other security codes or devices restricting access to UCIP computer equipment or software programs must be provided to the Chief Financial Officer, when created or changed, to allow access by UCIP. As a public agency, all data and files created, accessed, or stored on a UCIP computer may be subject to governmental records access laws, and may become public in compliance with such laws. All employees are required to comply with the UCIP Governmental Records Access and Management Act Policy at all times.
4. **Licenses.** Employees shall use computer software only in accordance with the license agreement. Copying software licensed to, or developed by UCIP for personal computer use or any other purpose is prohibited. Bringing software from personal computers to run on UCIP computers is also prohibited. Downloading of software onto UCIP computers is prohibited unless prior authorization has been provided by the Chief Executive Officer.
5. **Equipment.** Only employees authorized by the Chief Executive Officer may purchase, move, alter, or repair computer equipment and wiring.
6. **Email.** Employees may use UCIP’s email functions as limited above in Personal Use and Inappropriate Usage. All email received or sent using the UCIP email system are considered UCIP property, and may be accessed,

reviewed, copied or disseminated by UCIP as the Chief Executive Officer or Board of Directors deems necessary or prudent. As all email received or sent using the UCIP email system are considered documents in the possession of UCIP, they may be considered public documents subject to the Governmental Records Access Management Act.

7. **Internet Access.** Internet usage falls within the above Personal Use and Inappropriate Usage constraints.
8. **Disciplinary Action.** Employees using Pool computers, software or systems in an unauthorized or inappropriate manner may be subject to discipline up to and including termination.

E. **Seat Belt Use**

Employees must use seatbelts while in vehicles performing UCIP business which includes travel eligible for reimbursement by UCIP.

F. **Cell Phone Use**

Cell phones ~~should not be used~~ usage while in vehicles performing UCIP business must follow state law., ~~which includes travel eligible for reimbursement by UCIP when it is a distraction to driving.~~ Whenever possible, the employee should use hands free phone equipment or pull over when safe to continue or return the phone call.

G. **Acceptance of Gifts, Compensation or Loans**

As public agency employees, UCIP employees are required to comply with the Utah Public Officers' and Employees' Ethics Act, Utah Code §67-16-5 as amended. Employees must notify the Chief Executive Officer of all gifts prior to acceptance by individual employees. Gifts offered to the staff as a group must be approved by the Chief Executive Officer prior to acceptance. Failure to comply with this Policy may result in discipline up to and including termination.

SECTION V – GRIEVANCE AND APPEAL PROCESS

A. Grievance Resolution Philosophy

UCIP encourages its employees to work to resolve disputes amicably and informally. When a dispute arises regarding an adverse employment action including suspension, transfer, demotion, or dismissal, employees must seek redress through this grievance and appeal process. This grievance and appeal process is intended to provide an administrative remedy to resolve employee grievances free from discrimination, coercion, restraint, or reprisal. In order to accomplish this goal:

1. Employees with questions regarding how the dispute resolution process works may seek counseling from the Chief Executive Officer regarding procedure; however, the Chief Executive Officer cannot comment or provide advice on the substantive issues in dispute;
2. An employee may consult with an attorney or other representative to assist them in the grievance and appeal process at their own cost. UCIP will have no obligation to pay or reimburse any portion of the costs of such representation regardless of the outcome of process.
3. Employees who are dissatisfied with the outcome of any step must proceed to the next step in the process to preserve their right to a grievance;
4. Time limitations shall be strictly adhered to unless the parties agree to extensions in advance;
5. Hearings shall not be bound by legal procedures or legal rules of evidence, and shall be presided over by, and conducted in a manner determined by the Chair of the body holding the hearing;
6. Failure to utilize this Grievance and Appeal Process in accordance with this Section shall be considered a failure of the employee to make use of administrative remedies regarding their right to grieve the adverse employment action; and
7. UCIP prohibits retaliation against employees who utilize the dispute resolution process. If at any time the employee feels they have been retaliated against whether by discrimination, coercion, restraint, or reprisal, the employee should immediately file a written grievance with the Chief Executive Officer or directly with the UCIP Board of Directors Personnel Committee if the retaliation is based on actions of the Chief Executive Officer.

B. Step One – Informal Dispute Resolution

Before filing a formal grievance, employees should attempt to resolve disputes by dealing directly with their direct supervisor. If requested, the supervisor shall review the adverse employment action with the employee to attempt to resolve the

dispute in a manner acceptable to both parties while protecting the integrity of UCIP's disciplinary policies and obligations.

C. Step Two - Formal Grievance

If the employee and supervisor are unable to arrive at an acceptable resolution, the employee must initiate the formal grievance process.

1. Within 30 calendar days of the adverse employment action or within 30 calendar days of the time the employee reasonably should have known of the adverse employment action, the employee must file a written grievance with the Chief Executive Officer.
2. The written grievance must identify:
 - a. the employee;
 - b. the adverse employment action being grieved;
 - c. the supervisor initiating the adverse employment action;
 - d. the basis for the employee's disagreement with the action; and
 - e. a proposed resolution to the dispute.
3. Within 10 working days of receipt of a proper written grievance, the Chief Executive Officer shall respond to the employee and supervisor involved with a written determination on the merit of the grievance and actions to be taken to resolve the grievance, if any, including but not limited to:
 - a. upholding the adverse employment action;
 - b. amending the adverse employment action; or
 - c. dismissing the adverse employment action and returning the employee to their original status.
4. If the Chief Executive Officer fails to respond within ten working days, such failure shall be deemed to be a finding by the Chief Executive Officer that the employee's grievance has no merit. Failure of the Chief Executive Officer to respond shall not be considered a waiver or estoppel of UCIP's rights in enforcement of an adverse employment action or the enforcement of the administrative remedies of this Section.

D. Step Three – Appeal to the Board of Directors Personnel Committee

If the employee is unsatisfied with the determination of the Chief Executive Officer, the employee must appeal the determination to the UCIP Board of Directors' Personnel Committee (Committee) to preserve their grievance rights.

1. To make a valid appeal to the Committee, the employee must file a written appeal with the UCIP Chief Financial Officer within 10 working days from the receipt of the Chief Executive Officer's response, or the date the Chief Executive Officer should have responded.
2. A written appeal shall include:
 - a. a copy of the original written grievance filed with the Chief Executive Officer; and
 - b. a copy of the Chief Executive Officer's written determination of the grievance being appealed, or a statement that the grievance was deemed to have no merit as the Chief Executive Officer failed to respond with a written determination within the required timeline.
3. The Committee may, within 15 calendar days of receipt of the employee's appeal, request additional written information from the parties involved.
4. The parties shall provide such additional written information within 15 calendar days of such request.
5. Within 15 calendar days of receipt of the appeal, or if additional information is requested, within 15 calendar days of receipt of the last additional information, the Committee shall:
 - a. issue a written decision on the appeal; or
 - b. hold an informal hearing attended by the parties either in person or via conference call.
6. The decision to hold a hearing is at the sole discretion of the Committee, and no party to the appeal may compel the Committee to hold a hearing.
7. If the Committee elects to hold a hearing, the Committee will issue a written decision to the parties within 15 working days from the hearing date.
8. While the employee may choose to have an attorney or other representative attend a hearing with them for consultation, the Committee may require the employee to present their appeal, including but not limited to presenting any evidence, testimony or answering questions directly, and may limit or restrict the employee's representative from presenting the appeal, including but not limited to presenting evidence, testimony or answering on behalf of the employee.

E. Step Four - Appeal to the UCIP Board of Directors

If the employee is unsatisfied with the decision of the Committee, the employee must appeal the decision to the UCIP Board of Directors (Board) to preserve their grievance rights.

1. To make a valid appeal to the Board, the employee must file a written appeal with the UCIP Chief Financial Officer within 10 working days from the receipt of the Committee's decision.
2. A written appeal shall include a copy of the Committee's written decision of the grievance being appealed.
3. The Board may, within 15 calendar days of receipt of the employee's appeal, request additional written information from the parties involved.
4. The parties shall provide such additional written information within 15 days of such request.
5. Within 30 calendar days of receipt of the appeal, or if additional information is requested, within 30 days of receipt of the last additional information, the Board shall:
 - a. issue a written decision on the appeal;
 - b. request a review of the matter by the UCIP Litigation Management Committee or the Board's General Counsel; or
 - c. hold an informal hearing attended by the parties either in person or via conference call.
6. The decision to request a review of the matter by the UCIP Litigation Management Committee or hold a hearing is at the sole discretion of the Board, and no party to the appeal may compel the Board to request a review of the matter by the UCIP Litigation Management Committee or hold a hearing.
7. If the Board requests review by the UCIP Litigation Management Committee or the Board's General Counsel, the Board shall:
 - a. issue a written decision to the parties within 45 days from receipt of the appeal, or if additional information is requested, within 45 days of receipt of the last additional information; or
 - b. hold an informal hearing attended by the parties either in person or via conference call.
8. If the Board elects to hold a hearing, the Board shall:
 - a. issue a written decision to the parties within 15 working days from the hearing date; or
 - b. request a review of the matter by the UCIP Litigation Management Committee or the Board's General Counsel. If the Board requests

such review, the Board shall issue a written decision to the parties within 30 days from the hearing date.

9. While the employee may choose to have an attorney or other representative attend a hearing with them for consultation, the Board may require the employee to present their appeal, including but not limited to presenting any evidence, testimony or answering questions directly, and may limit or restrict the employee's representative from presenting the appeal, including but not limited to presenting evidence, testimony or answering on behalf of the employee.

A written decision of the Board shall be a binding and final determination of the Utah Counties Indemnity Pool.

APPENDIX I

RECEIPT OF PERSONNEL POLICY

I, the undersigned employee, have received a copy of the Utah Counties Indemnity Pool (UCIP) Personnel Policy (Policy) and have had an opportunity to review its contents with management and ask questions relating thereto.

I understand this Policy is provided to me to assist in understanding the rights, privileges, obligations and responsibilities of employment with UCIP and I agree that nothing in this Policy, or any omission to this Policy, is meant as creating a contractual relationship between UCIP and myself.

I understand these policies and procedures as well as the benefits provided by UCIP to its employees may be amended from time to time by action of the UCIP Board of Directors, and that the Board of Directors reserves the right to amend, alter, or revoke any policy, practice, benefit, or employment condition, at any time, or for any reason, with or without notice.

Employee Signature

Date

**ANNUAL NOTICE OF REGULAR MEETING SCHEDULE OF THE BOARD OF
DIRECTORS OF THE UTAH COUNTIES INDEMNITY POOL**

PUBLIC NOTICE is hereby given that the 2022 Annual Meeting schedule of the Board of Directors of the Utah Counties Indemnity Pool is as follows:

Regular meetings of the Board of Directors of the Utah Counties Indemnity Pool will be held on the dates, at the times and at the location of 5397 S Vine Street, Murray, Utah unless otherwise changed by action of a quorum of the Board of Directors of the Utah Counties Indemnity Pool.

TENTATIVE REGULAR MEETING DATES FOR 2022

February 17, 12:30 p.m.
April 21, 12:30 p.m.
June 16, 12:30 p.m.
August 18, 12:30 p.m.
October 20, 12:30 p.m.
December 15, 12:30 p.m.

A regular meeting may be canceled without notice by action of a quorum of the Board of Directors. When, because of unforeseen circumstances, it is necessary for the Board of Directors to hold an emergency meeting to consider matters of an emergency or urgent nature, the best notice practicable shall be given. No such emergency meeting of the Board of Directors shall be held unless an attempt has been made to notify all of the members of the Board of Directors and there is a majority vote in the affirmative to hold the meeting.

All regular meetings of the Board of Directors shall be open to the public unless closed by the Board of Directors in the manner described in §52-4-2, Utah Code Annotated, 1953 as amended, and, for a purpose described in §52-4-2, Utah Code Annotated, 1953 as amended.

ADOPTED AND APPROVED THIS 16 DAY OF December 2021.

BOARD OF DIRECTORS,
UTAH COUNTIES INDEMNITY POOL

Bruce Adams, President